REPORT ON
FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS
IN AHMEDABAD

1958-59



LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

PRINTED IN INDIA BY THE MANAGER
GOVT OF INDIA PRESS NASIK 1965

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial Centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by the Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget

data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Ahmedabad centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri J.N. Sharma, Research Officer, assisted by Shri Kirpal Singh, Investigator Grade I, under the guidance and supervision of Shri L.R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K.C. SEAL
Director

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Datea the 24th July, 1964.

ERRATA

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10	..	..	1st line	model	moda
11	3·1	11	Married (women)	21·91	21·81
15	3·6	2	Group (c)	144	114
19	3·10	5	Children-female	0·64	0·63
20	3·12	1	Last line	Number of families	Number of families (un-estimated)
27	4·2	5	Paid-employment	144·51	104·51
27	4·2	9	Other sources : men	13·52	13·32
27	4·2	2	Sub-total : by men	11·6	11·06
27	4·2	3	Do.	48·48	48·44
27	4·2	5	Other sources : women	0·44	0·04
27	4·2	5	Sub-total : by children	0·31	0·01
29	4·3	11	Do.	0·0	0·07
31	4·5	5	Trade	0·96	0·20
31	4·5	6	Do.	0·20	0·96
31	4·5	5	Net rent from house	8·85	0·85
31	4·5	4	Gifts and concessions	0·7	0·07
37	..	..	2nd line of para 2	Rs. 7·88	Rs. 7·89
43	5·7	8	Prepared meals and refreshments.	..	6·94
43	5·7	11	Sub-total : food	86·2	86·21
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47	5·10	4	Medical care	36·63	36·68
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49	6·1	4	Do.	..	0·00
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56	7·2	6	Do.	20·63	20·92
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68	10·1	..	Allopathic treatment	60·70	60·82
72	11·33	..	Sub-heading	One mile to less than miles	One mile to less than two miles
76	12·4	6	Rate of overtime wages	190·00	100·00
90	Chapter 14	..	3rd para 4th line	Rs. 134·74	Rs. 134·49
97	Appendix II	2	Jams & Jellies	3	2
97	Do.	3	Sugar-crystal	1·02	1·20
98	Do.	2	Supari	5	4
106	Do.	1	Under heading (a) *Consumption expenditure Summary* may be read before (a) *Consumption expenditure.*		

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PART I
(FAMILY BUDGET)
CHAPTER 1

Scope and Method of the Survey

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force sample surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.*

(i) Health, including demographic conditions;
(ii) Food and nutrition;
(iii) Education, including literacy and skills;
(iv) Conditions of work;
(v) Employment situation;
(vi) Aggregate consumption and savings;
(vii) Transportation;
(viii) Housing, including household facilities ;

*Report on International Definition and Measurement of Standards and Levels of Living (U.N.) 1954.

(ix) Clothing;

(x) Recreation and entertainment;

(xi) Social security and

(xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Ahmedabad, an attempt was made to cover many of the components given above. At the same time the object of deriving weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

The last family budget survey in Ahmedabad was conducted during 1944-45*. The present survey in Ahmedabad was part of an integrated scheme of family living surveys among industrial workers at 50** important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Ahmedabad centre presented in this Report.

1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture, Finance, Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

(i) generally related by blood and marriage or adoption;

(ii) usually living together and/or served from the same kitchen; and

(iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

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*Report on an Enquiry into Family Budgets of workers in Ahmedabad 1944-45.

**A list of 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a seperate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month, through manual work in a factory, mine or plantation covered by the Factories Act, 1948, Mines Act, 1952 or Plantations Labour Act, 1951 as the case may be. The survey in Ahmedabad, which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'Non-Manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'Manual' work.

1.23 *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations both official and non-official, Municipalities or Corporations and other knowledgeable authorities during a preliminary survey conducted in December, 1957—February, 1958. At the Ahmedabad centre the following localities were selected for the purpose of the survey:

Chawls

1. Gomtipur ('para' B-2),	2. Saraspur ('para' B-1, B-2),
3. Kalupur,	4. Behrampur ('para' 9),
5, Asarwa,	6, Shahpur'
7. Shapur-2,	8, Khodhra Mehmebadab ('para'D)
9. Daraipur,	10. Jamalpur,
11. Raikhand,	12. Ellis Bridge North,
13. Ellis Bridge South,	14. Rajpur-('para' A-3),
15. Kankaria,	16. Rakhial-('para' F)

Labour Colonies

(Housing societies)

17. Sutaria,
18. Budhnapar,
19. Gantamnagar,
20. Nandanagar,
21. Shree Ashram,
22. Chandra Prakash ('parts' 1-3)
23. Maheshwari,
24. Uttar Gujarat Harijan,
25. Shree Jai Somnath,
26. Shree Rajendra,
27. Shree Sukhramnagar,
28. Shree Hinghlaj,
29. Shree Patel,
30. Bagiatinagar,
31. Shree Green Cross,
32. Shree Kamnath,
33. Chotabhai,
34. Rana Bapunagar,
35. Rakhial Colony,
36. Housing Board Colony,
37. Additional Rakhial Colony,

Villages

38. Naroda,
39. Rakhial (Bapunagar),
40. Sahijpur,
41. Boga,
42. Wadaj,
43. Dani Limbda,
44. Hansol,
45. Qdhari and
46. Kochral.

1.24. *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, it was decided to adopt tenement sampling at Ahmedabad centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Ahmedabad was 720 families to be canvassed for Schedule 'A' and 240 for Schedule 'B'. The number of schedules finally collected and tabulated was 722 for Schedule 'A' and 240 for Schedule 'B'. In all cases where a block was repeated in the sub-sample of two months, separated by not more than six months, the list was made up-to-date by incorporating additional families and deleting left-out families. Other details of the families were not checked thus eliminating actual relisting. However, sampling in such a case was done afresh. If listing was thus eliminated for two blocks in a month then 18 families instead of 15 were investigated in a month for Schedule 'A'. This led to an increased sample size for Schedule 'A'.

The two samples drawn for Schedules A and B were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the chawls within each of the wards were grouped to form blocks of about 150 households

each and these blocks along with the labour colonies (housing societies) were grouped to form clusters of about 450 households each so that each cluster had blocks from different wards. From the list of these clusters and villages, 4 independent simple systematic samples of 12 clusters or villages each were selected for survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month for enquiry by a random process. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the state of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to State of origin of the majority of families in the cluster, were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule B (on Level of Living) and the remaining three were for Schedule A (on Family Budget).

1.25. *Period of survey*

As mentioned earlier the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Ahmedabad centre was August, 1958 to July, 1959.

1.26. *Method of survey*

The 'Interview Method' was followed for the collection of data, as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining the significance of the questions to the respondents.

1.27. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, *e.g.*, Clothing, Medical Care, Personal Care, Education and Reading, Recreation and Amusements, Transport and Communication, Subscription, Personal Effects, Taxes and Interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

Economic Background of the Centre

2.1. *Introductory*

Ahmedabad city is the capital of the State of Gujarat. The city as defined by the inner line is situated between 22.56° to 23.07° North and 72.30° to 72.41° East and covers an area of about 93 square kilometres.

2.2. *Population*

With a population of about 11.5 lakhs, Ahmedabad is the biggest industrial and commercial city in the State of Gujarat. The population of the city increased at a rapid rate especially during the three decades ending 1961. The actual population figures since 1901 are given below:—

Table 2.1

Year	Population	Decennial percentage variations
1901*	1,81,774	..
1911	2,14,000	+17·73
1921	2,70,775	+26·53
1931	3,10,000	+14·49
1941	5,91,267	+90·73
1951**	8,37,163	+41·59
1961**	11,49,918	+37·36

2.3. *Working class areas*

The working class population in Ahmedabad was reported to be concentrated in the following areas:

1. Khokhara Mehmadabad,
2. Rajpur,
3. Bapunagar,
4. Gomtipur,
5. Baherampura,
6. Rakhial,
7. Saraspur,
8. Shahibaug,
9. Asarwa, Çhamanpura,
10. Naroda Road,
11. Shahpur-Dudeeshwar Road,
12. Jamalpur-Raikhanad and
13. Amraiwad.

2.4. *Working class markets*

The markets patronised predominantly by the working class population in Ahmedabad are:

1. Kalupur,
2. Asarwa,
3. Jamalpur,
4. Mahemdabad,
5. Gomtipur and
6. Saraspur.

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Ahmedabad Centre.

*Figures for the years 1901 to1941 taken from Census of India, 1951, Vol. IV-Bombay, Saurashtra, Kutch, Part II-A, Page 26.

**Census of India, 1961, Paper No. 1, 1962, Page 179.

2.5. *General characteristics of working class population—survey results*

2.51. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Ahmedabad was 51·5 thousands. The estimated number of employees in these families was 64 thousands. The distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

Table 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment Rs.	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving in mills	94·78	5·22	..	100·00	58,772	122·44	594
Rest . . .	81·01	14·31	4·68	100·00	5,252	67·83	305
All . . .	93·65	5·97	0·38	100·00	64,024	117·96	899
Number of employees (unestimated)*	842	54	3	899	..	..	..

Of the total employees, about 92 per cent. were employed in cotton spinning and weaving in mills. Women employees constituted about 6 per cent. of the total employees. The proportion of children (upto the age of 14 years) was quite small.

The average total income per employee was Rs. 117.96 for all industries and Rs. 122.44 in cotton spinning and weaving mills.

2.52. *Occupations*

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Table 2.3

Distribution of employees (including apprentices) by occupations and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment Rs.	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders .	85·46	14·54	..	100·00	11,379	117·89	168
Drawers and Weavers . . .	99·36	0·64	..	100·00	21,938	135·31	323
Spinners, weavers, knitters, dyers and related workers-rest . . .	95·14	4·86	..	100·00	21,924	109·99	286
Stationery engine and excavating and lifting equipment operators and related workers .	94·32	5·68	..	100·00	1,071	123·83	15
Rest . . .	85·18	11·63	3·19	100·00	7,712	90·54	107
All occupations .	93·65	5·97	0·38	100·00	64,024	117·96	899
Total (unestimated)	842	54	3	899	..	..	..

A large majority (about 86 per cent.) of the total employees were employed in cotton textile occupations, *i.e.*, spinners, piecers, winders, drawers, weavers, knitters, dyers and related workers. The average monthly income from paid employment per employee was higher in case of drawers and weavers, and stationery engine and excavating and lifting equipment operators and related workers, than the overall average for all occupations.

2.53. *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not settled. A settled person was defined as one who had permanently settled down at the place of survey, *i.e.*, who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

Table 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not-settled	
1	2	3	4	5	6	7
0 . . .	2·05	3·01	2·20	2·95	0·88	19
1—7 . . .	0·99	10·19	2·46	1·90	3·44	23
8—15 . . .	4·79	27·45	8.39	8·04	9·01	72
16—19 . . .	4·34	15·24	6·08	6·74	4·93	51
20—23 . . .	14·73	13·04	14·46	14·61	14·21	132
24—27 . . .	72.90	29·44	65·98	65·09	67·53	598
28—31 . . .	0·20	1·63	0·43	0·67	..	4
TOTAL .	100·00	100·00	100·00	100·00	100·00	899
Percentage to total . .	84·08	15·92	100·00	63·58	36·42	..
Number of employees (unestimated) . . .	766	133	899	597	302	..

Of the total employees, about 84 per cent. were regular and the remaining were casual*. A majority (about 64 per cent.) of the employees were settled at the centre.

2.54. *Family income*

The average monthly income per family of the population surveyed was Rs. 152.10. The estimated distribution of families in different income-classes is given in table 2.5.

Table 2.5

Distribution of families by monthly income

Monthly family income class	Percentage of families to total
1	2
Less than Rs. 30	0·36
Rs. 30 to less than Rs. 60	1·42
Rs. 60 to less than Rs. 90	5·00
Rs. 90 to less than Rs. 120	25·53
Rs. 120 to less than Rs. 150	38·26
Rs. 150 to less than Rs. 210	14·09
Rs. 210 to less than Rs. 300	10·96
Rs. 300 and above	4·38
TOTAL .	100·00

*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

The model family income group was from 'Rs. 120 to less than Rs. 150'. Only about 7 per cent. of the families had income of less than Rs. 90 per month.

2.55. *Family size*

The average size of the family was 3.81 persons. The estimated percentage distribution of families in the different size groups is given in table 2.6.

Table 2.6

Distribution of families by size

Family size (Number of members)	Percentage of families to total
1	2
One	25.0
Two and three	23·72
Four and five	28·94
Six and seven	15·28
Above seven	7·06
TOTAL	100·00

About 29 per cent. of the families consisted of four and five members.

CHAPTER 3

Family Characteristics

3.1. *Introductory*

Some general details of the working class population in Ahmedabad have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Ahmedabad, as revealed by the survey, is presented below:

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

Table 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Men										
Unmarried . .	730	35·84	45·35	17·80	1·01	..	..	..	100·00	25·97
Married . .	801	..	0·38	51·09	42·77	2·85	2·10	0·81	100·00	29·29
Widowed . .	43	..	..	19·05	41·16	11·24	13·05	15·50	100·00	1·59
Divorced . .	2	..	..	100·00	..	..	..	..	100·00	0·06
Separated . .	1	..	..	100·00	..	..	..	..	100·00	0·03
SUB-TOTAL .	1,577	16·34	20·88	35·08	23·62	1·78	1·45	0·85	100·00	56·9
Women										
Unmarried . .	514	43·14	51·09	5·66	..	0·11	..	..	100·00	18·65
Married . .	602	0·11	0·22	70·39	27·09	0·72	0·54	0·93	100·00	21·91
Widowed . .	76	..	..	1·20	41·88	8·92	17·86	30·14	100·00	2·55
Divorced . .	1	..	..	100·00	..	..	..	..	100·00	0·05
Separated . .	..	..	..	..	..	..	..	..	..	..
SUB-TOTAL .	1,193	18·75	22·24	38·30	16·19	0·94	1·33	2·25	100·00	43·06
TOTAL . .	2,770	17·38	21·46	36·47	20·42	1·42	1·40	1·45	100·00	100·00
Number of members (unestimated)		482	599	1,007	566	41	37	38	2,770	..

Taking all the members living with the families at the centre, about 57 per cent. were men and 43 per cent. women. Children of 14 years of age or below constituted about 39 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 59 per cent. were men and about 41 per cent. women. In this age-group among men about 14.6 per cent. were unmarried, about 82.3 per cent. married, about 2.9 per cent. were widowers and the remaining were divorced or separated. Among women in the same age-group, about 4.5 per cent. were unmarried, about 90.6 per cent. married, about 4.7 per cent. widows and the rest were divorced.

3.3 *Religion and size*

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

Table 3.2

Percentage distribution of families by religion and size

Size of family	Religion			
	Hinduism	Islam	Rest	All
1	2	3	4	5
One	21·92	41·62	23·96	25·00
Two and three	24·85	17·81	22·11	23·72
Four and five	30·90	19·98	8·03	28·94
Six and seven	14·35	18·78	35·34	15·28
Above seven	7·98	1·81	10·56	7·06
TOTAL	100·00	100·00	100.00	100·00
Percentage of families to total	83·25	15·56	1·19	100·00
Average size of the family	3·91	3·20	4.72	3·81
Average number of children per family	1·51	1·20	2·54	1·48

3.4 *Language and size*

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

Table 3.3

Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue					
	Gujarati	Hindi	Marathi	Urdu	Rest	All
1	2	3	4	5	6	7
One	9·29	47·63	11·12	46·79	27·52	25·00
Two and three . .	24·21	26·14	29·90	10·27	34·74	23·72
Four and five . .	37·45	17·87	35·78	18·78	16·99	28·94
Six and seven . .	19·30	4·71	6·25	22·08	19·11	15·28
Above seven . .	9·75	3·65	16·95	2·08	1·64	7·06
TOTAL .	100·0	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	52·93	26·63	3·50	12·20	4·74	100·00
Average size of the family .	4·55	2·60	4·51	3·25	3·28	3·81
Average number of children per family .	1·87	0·77	2·08	1·25	1·17	1·48

Gujarati-speaking families formed about 53 per cent. of the total, Hindi-speaking about 27 per cent., Urdu-speaking about 12 per cent., and the remaining 8 per cent. of the families spoke other languages.

3.5 *Literacy*

The level of literacy among family members by age and family income classes is presented in table 3.4.

Table 3.4

Percentage distribution of family members in various monthly income classes by age group and levels of literacy

Age group and education standard	Monthly family income class (Rs.)								
	<30*	30<60	60<90	90<120	120<150	150<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Age less than 5 years									
Below primary . .	..	..	..	0·73	2·36	..	1·18	..	1·14
No education . .	..	100·00	100·00	99·27	97·64	100·00	98·82	100·00	98·86
TOTAL . .	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Table 3.4—*contd.*

1	2	3	4	5	6	7	8	9	10
Age 5 years and above									
Illiterate . . .	..	63·38	63·83	61·91	59·16	56·57	50·09	51·46	57·33
Below primary . .	61·96	28·26	27·74	27·14	32·06	33·43	35·28	35·34	31·88
Primary . . .	38·04	8·36	8·43	8·49	7·40	8·16	10·27	10·84	8·60
Middle . . .	..	..	..	1·87	1·21	1·26	4·11	2·36	1·87
Matriculate . .	..	..	..	0·59	0·17	0·58	0·25	..	0·32
Others . . .	..	..	..	..	..	..	..	..	..
TOTAL . . .	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

*The sign "<" in this and subsequent tables denotes "less than".

The percentage of children in the age group less than 5 years who had received education was negligible. Leaving the lowest income class the percentage of illiterate members seemed to decline in higher income classes.

3.6 *Births and deaths*

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6.

Table 3.5

Total number of births during the year by (i) type of birth and (ii) age of mother

Item	Total number of births
1	2
Type of birth	
Abortion	89
Still birth	14
Live-birth	7,957
Total-Birth	8,060
Live birth per 100 members . . .	4·07
Age of mother	
Below—15 years	..
15—24 years	3,259
25—34 years	3,567
35—44 years	1,234
45 and above	..
TOTAL	8,060

Table 3.6

Total number of deaths during the year by cause of death

Cause of death	Total number of deaths
1	2
Group — (a)	575
,, — (b)	42
,, — (c)	144
,, — (d)	..
,, — (e)	65
,, — (f)	..
,, — (g)	..
,, — (h)	309
Total deaths	1,105
Total deaths per 100 members	0·56

Group (a) Fevers; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diptheria, asthema, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity ; (d) complication of child birth; (e) industrial accidents, snake bite, suicide; non-industrial accidents; (f) old age; (g) other causes diagnosed and (h) other causes undiagnosed.

Total live-births per 100 members worked out to 4.07 in a year and total deaths per 100 members came to 0.56 in a year taking all families into account, *i.e.*, both single member families and multiple member families.

3.7 *Age-sex distribution of family-members by activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises, pensioners, students, women doing domestic work only, persons disabled due to age or otherwise, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

Table 3.7

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Male										
Employer	3	..	..	40·72	59·28	..	..	..	100·00	0·09
Employee	838	..	0·41	52·54	42·61	2·65	1·70	0·09	100·00	30·47
Apprentice	7	..	..	77·42	22·58	..	..	..	100·00	0·23
Self-employed	6	..	..	89·09	10·91	..	..	..	100·00	0·22
Unpaid family labour	1	..	..	100·00	..	..	..	..	100·00	0·05
Unemployed	42	..	7·97	82·91	5·52	..	3·60	..	100·00	1·49
Not in labour force	680	38·17	47·76	9·29	1·04	0·84	1·03	1·87	100·00	24·39
SUB-TOTAL	1,577	16·34	20·88	35·08	23·62	1·78	1·45	0·85	100·00	56·94
Female										
Employer	1	..	..	100·00	..	..	..	..	100·00	0·05
Employee	54	..	..	28·26	62·27	3·50	4·19	1·78	100·00	1·95
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	15	..	..	38·34	58·01	..	3·65	..	100·00	0·60
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed	1	..	..	100·00	..	..	..	..	100·00	0·05
Not in labour force	1,122	19·98	23·70	38·61	13·40	0·83	1·16	2·32	100·00	40·41
SUB-TOTAL	1,193	18·75	22·24	38·30	16·19	0·94	1·33	2·25	100·00	43·06
Total	2,770	17·38	21·46	36·47	20·42	1·42	1·40	1·45	100·00	100·00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Ahmedabad comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or were not in the labour force. The labour force participation rate was of the extent of about 35 per cent. consisting of gainfully occupied persons and unemployed persons. Participation of women in labour force was negligible as they were mostly engaged in housekeeping.

3.8 *Age-sex distribution of family-members by economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

Table 3.8

Percentage distribution of family-members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Earners										
Male . . .	823	..	..	51·60	43·87	2·70	1·73	0·10	100·00	29·95
Female . .	50	..	..	26·63	63·26	3·73	4·48	1·90	100·00	1·82
SUB-TOTAL .	873	..	..	50·17	44·98	2·76	1·89	0·20	100·00	31·77
Earning dependants										
Male . . .	41	3·55	18·93	74·67	..	..	..	2·85	100·00	1·51
Female . .	27	4·68	..	53·41	40·01	..	1·90	..	100·00	1·14
SUB-TOTAL .	68	4·04	10·78	65·50	17·24	..	0·82	1·62	100·00	2·65
Non-earning dependants										
Male . .	713	36·31	45·52	13·33	1·22	0·80	1·20	1·62	100·00	25·48
Female . .	1,116	20·00	23·89	38·40	13·37	0·84	1·17	2·33	100·00	40·10
SUB-TOTAL	1,829	26·34	32·29	28·65	8·65	0·83	1·18	2·06	100·00	65·58
TOTAL . .	2,770	17·38	21·46	36·47	20·42	1·42	1·40	1·45	100·00	100·00
Number of members (unestimatted)	..	482	599	1,007	566	41	37	38	2,770	x

Earners and earning dependants constituted about 34 per cent. of the total; 31 per cent., being males and remaining 3 per cent. females. Earners and earning dependant mostly came in the age-groups 15 to 54 years. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 66 per cent.

3.9. *Family size, composition economic status and earning strength by income*

3.91. *Analysis by family income*

For the purpose of analysis, the families have been classified into eight monthly family income classes and five family size groups. It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has been made to derive

any conclusions on the basis of the figures given under this group in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

Table 3.9

Percentage distribution of families by family income and family-size

Family size	Monthly family income class (Rs.)								
	<30	30<60	60<90	90<120	120<150	150<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
One	75·03	58·61	63·29	29·70	26·76	15·81	3·59	6·76	25·00
Two and three	24·97	41·39	8·21	28·40	26·30	18·37	20·71	10·49	23·72
Four and five	..	..	15·38	26·40	34·86	33·38	26·91	9·93	28·94
Six and seven	..	..	10·48	12·61	11·18	24·94	23·05	27·95	15·28
Above seven	..	..	2·64	2·89	0·90	7·50	25·74	44·87	7·06
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	0·36	1·42	5·00	25·53	38·26	14·09	10·96	4·38	100·00
Number of families (unestimated).	3	10	34	184	277	102	81	31	722

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.10.

Table 3.10

Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)								
	30	30<60	60<90	90<120	120<150	150<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Earners									
Adult-male	1·00	1·00	0·96	0·97	0·99	1·21	1·59	2·29	1·14
Adult-female	..	..	0·08	0·05	0·02	0·08	0·23	0·16	0·07
Children-male	..	..	..	..	..	..	..	..	..
Children-famale	..	..	..	..	..	..	..	..	..
All earners	1·00	1·00	1·04	1·02	1·01	1·29	1·82	2·45	1·21
Earning dependants									
Adult-male	..	..	..	0·01	0·04	0·10	0·09	0·09	0·04
Adult-female	..	..	0·02	0·03	0·05	0·07	0·02	0·02	0·04
Children-male	..	..	..	..	0·03	..	0·02	..	0·01
Children-female	..	..	..	..	0·01	..	..	..	0·00
All earning dependants	..	..	0·02	0·04	0·13	0·17	0·13	0·11	0·09

Table 3.10—*contd.*

1	2	3	4	5	6	7	8	9	10
Non-earning dependants									
Adult-male . . .	..	..	0·06	0·12	0·15	0·22	0·33	0·36	0·18
Adult-female . .	0·25	0·41	0·32	0·78	0·77	0·91	1·26	1·68	0·86
Children-male . .	..	0·26	0·58	0·67	0·76	0·85	0·99	1·68	0·80
Children-female . .	..	..	0·32	0·64	0·52	0·88	0·96	1·49	0·67
All non-earning dependants	0·25	0·67	1·28	2·20	2·20	2·86	3·54	5·21	2·51
All									
Adult-male . . .	1·00	1·00	1·02	1·10	1·18	1·53	2·01	2·74	1·36
Adult-female . . .	0·25	0·41	0·42	0·86	0·84	1·06	1·51	1·86	0·97
Children-male . .	..	0·26	0·58	0·67	0·79	0·85	1·01	1·68	0·81
Children-female . .	..	..	0·32	0·63	0·53	0·88	0·96	1·49	0·67
All members . .	1·25	1·67	2·34	3·26	3·34	4·32	5·49	7·77	3·81
Number of members (unestimated)	4	16	77	597	937	455	440	244	2,770

The average number of members per family was 3.81. Of these, 1.21 were earners, 0.09 earning dependants and 2.51 non-earning dependants. The proportion of earners to total members decreased with an increase in the level of income upto the income class 'Rs. 150 to less than Rs. 210' and thereafter registered only a small increase.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

Table 3.11

Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)								
	<30	30<60	60<90	90<120	120<150	150<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
One earner . . .	100·00	100·00	93·21	94·56	90·99	59·25	21·26	24·73	77·16
One earner and one or more earning dependants.	..	..	2·36	2·54	7·18	12·70	6·11	..	5·97
Two earners . . .	..	..	4·43	2·90	1·83	23·57	57·74	16·41	12·03
Two earners and one or more earning dependants.	..	..	..	..	..	3·08	5·19	..	1·00
Three earners . . .	..	..	..	..	..	1·40	9·70	40·40	3·03
Three earners and one or more earning dependants.	..	..	..	..	..	..	..	8·96	0·39
More than three earners with or without earning dependants.	..	..	..	..	..	..	..	9·50	0·42
TOTAL .	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Taking all families, those having one earner constituted a large majority, *viz.*, about 77 per cent. of the total. The percentage of families having more than two earners was rather small (about 5 per cent. of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

Table 3.12

Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percentage distribution of all families
		<30	30<60	60<90	90<120	120<150	150<210	210<300	300and above		
1	2	3	4	5	6	7	8	9	10	11	12
Self	557	0·47	1·84	6·06	31·37	44·97	10·85	3·03	1·41	100·00	77·16
Self and wife or husband.	34	..	..	4·87	17·45	36·68	23·75	17·25	..	100·00	5·13
Self and one or more children.	50	..	..	1·26	..	8·83	22·63	41·55	25·73	100·00	7·10
Self, wife or husband and one or more children.	7	..	..	..	..	..	21·42	34·38	44·20	100·00	0·99
Self and one or more other family members.	68	..	..	..	5·63	13·03	26·76	42·79	11·79	100·00	8·57
Self, wife or husband and one or more other family members.	3	..	..	..	..	..	32·46	67·54	..	100·00	0·53
Self, one or more children and one or more other family members.	3	..	..	..	..	..	35·49	64·51	..	100·00	0·52
Self, wife or husband, one or more children and one or more other family members.	..	..	..	..	..	..	..	..	..	..	..
All families	722	0·36	1·42	5·00	25·53	38·26	14·09	10·96	4·38	100·00	100·00
Number of families	x	3	10	34	184	277	102	81	31	722	x

Taking all families, the main earner was the sole earner in about 77 per cent. of the cases. In about 5 per cent. of the cases he/she was assisted by wife/husband, in about 7 per cent. of the cases by children and in about 9 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made. Table 3.13 would give the number of dependants and dependent units per 100 families by their relationship to the main earner and by monthly family income classes. The dependants have been classified into three categories viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been

taken as members of the families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. Among these dependants, there may sometimes be groups of persons in whose cases it is difficult to determine whether they are really dependant on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

Table 3.13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)								
	<30	30<60	60<90	90<120	120<150	150<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Living with family									
Wife or husband	24·97	41·39	26·03	57·39	63·90	65·12	62·56	65·26	60·09
Son or daughter	..	25·93	89·46	136·08	134·06	172·33	175·37	193·53	143·16
Father, mother, uncle, aunt	..	..	3·89	14·83	11·80	14·86	11·76	22·27	12·88
Brother, sister, cousin	..	..	8·60	8·19	7·03	11·08	17·15	21·31	9·63
Nephew, niece	..	..	..	2·25	1·78	4·44	18·91	61·97	6·68
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	..	0·54	0·21	7·22	23·23	20·67	4·69
Son-in-law, Daughter-in-law	..	..	1·80	0·32	1·03	5·52	22·72	55·83	6·28
Grand children	..	..	..	..	0·35	2·76	21·28	80·29	6·38
Others	..	..	..	0·46	0·64	2·28	0·76	..	0·76
TOTAL	24·97	67·32	129·78	220·06	220·80	285·61	353·74	521·13	250·55
Living away from family									
Wife or husband	..	..	9·98	4·50	9·02	6·85	2·38	3·40	6·47
Son or daughter	..	..	21·30	11·62	22·76	12·82	7·98	13·59	16·02
Father, mother, uncle, aunt	..	..	10·50	13·40	15·16	7·28	2·47	7·73	11·38
Brother, sister, cousin	..	..	11·36	6·06	2·92	5·82	2·80	9·75	4·79
Nephew, niece	..	..	..	..	1·40	..	1·36	..	0·68
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	..	0·74	0·47	1·72	1·36	..	0·76
Son-in-law, daughter-in-law	..	..	..	0·66	1·14	2·10	1·36	..	1·05
Grand children	..	..	..	0·66	..	2·41	1·36	..	0·66
Others	..	..	..	1·01	..	2·21	..	..	0·57
TOTAL	..	..	53·14	38·65	52·87	41·21	21·07	34·47	42·38
Dependent units									
Number of dependent units living away per 100 families	..	40·79	33·66	24·	.50	24·64	18·98	13·17	23·36

Although the number of dependants living with family generally increased with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by family composition in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income-classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

Table 3.14

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	9·00	4·37	3·87	0·97	..	..	..	1·78
60<120	53·84	41·63	25·29	32·15	13·78	63·53	24·75	30·53
120 and above	37·16	54·00	70·84	66·88	86·22	36·47	75·25	67·69
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	2·10	22·90	5·67	37·77	18·23	1·24	12·09	100·00
Number of families (unestimated)	14	160	42	277	128	11	90	722

Family types consisting of husband or wife and husband, wife and children taken together constituted about 61 per cent. of the total families.

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

Table 3.15

Percentage distribution of families by family composition in terms of adults/children and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	4·37	..	3·41	3·85	..	..	..	..	..	..	1·78
60<120	42·63	41·13	27·90	35·64	30·94	37·32	33·21	15·63	19·25	11·85	30·53
120 and above	53·00	58·87	68·69	60·51	69·06	62·68	66·79	84·37	80·75	88·15	67·69
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	25·00	0·82	9·07	9·54	10·12	12·81	4·20	3·77	9·77	14·90	100·00
Number of families (unestimated)	174	6	68	70	72	97	32	26	70	107	722

The more common types of families were 1 adult (workers living singly), 2 adults and more than 2 children, 2 adults and 2 children and 3 adults and more than 1 child.

3.92 *Analysis by per capita income*

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit provides better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below.

Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

Table 3.16

Percentage distribution of families by per capita income and family size

Family size	Monthly *per capita* income class (Rs.)									
	5	5-10	10-15	15-20	20-25	25-35	35-50	50-65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One . . .	..	43·95	..	..	..	1·33	1·23	17·60	75·47	25·00
Two and three .	100·00	..	..	6·61	0·85	10·17	46·40	48·30	22·62	23·72
Four and five .	..	..	9·44	7·18	47·74	61·96	33·90	25·93	1·55	28·94
Six and seven .	..	56·05	18·30	78·23	39·81	12·86	12·18	8·17	0·36	15·28
Above seven . .	..	..	72·26	7·98	11·60	13·68	6·29	..	..	7·06
TOTAL .	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total . .	0.09	0·43	1·55	5·56	10·62	21·54	20·95	9·27	29·99	100·00
Number of families (unestimated) .	1	2	10	41	77	158	154	66	213	722

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely a higher percentage of large-sized families were in the low per capita income classes.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

Table 3.17

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly *per capita* income class (Rs.)									
	5	5-10	10-15	15-20	20-25	25-35	35-50	50-65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners . . .	1·00	1·00	1·09	1·04	1·15	1·28	1·31	1·40	1·09	1·21
Earning dependants	..	..	0·17	0·06	0·12	0·24	0·09	0·11	0·01	0·09
Non-earning dependants . .	1·00	3·36	6·42	5·20	4·80	3·77	2·72	1·41	0·23	2·51
All members . .	2·00	4·36	7·68	6·30	6·07	5·29	4·12	2·92	1·33	3·8

The proportion of earners to total members in the family was high in the higher per capita income classes ignoring the first two low per capita income classes. The earning dependants constituted a small (2.4 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, was low in the higher per capita income classes. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

Family Income and Receipts

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. "Income" was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:—

(i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;

(ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and

(iii) Income from other sources such as receipts from rented properties *viz.*, land and house; pension; cash assistance; gifts and concessions; interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchase, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 152.10 and the average per capita income was Rs. 39.92. The average monthly income per family and per capita according to different family income classes is given below:

Table 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)								
	<30-	30-<60	60-<90	90-<120	120-<150	150-<210	210-<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Monthly Income									
Average per family . .	11·06	48·44	73·42	109·16	134·49	175·31	250·71	369·83	152·10
Average per capita . .	8·86	28·95	31·27	33·35	40·27	40·53	45·76	47·57	39·92
Percentage of families to total.	0·36	1·42	5·00	25·53	38·26	14·09	10·96	4·38	100·00

The average monthly income per family varied from Rs. 11.06 in the lowest income class to Rs. 369.83 in the highest income class. The average per capita income varied from Rs. 8.86 in the lowest income class to Rs. 47.57 in the highest income class.

4.3. *Income by category of earner*

The break-up of the average monthly income per family by category of earner and source is given in table 4.2. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

Table 4.2

Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)								
	<30	30<60	60<90	90<120	120<150	150<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Men									
Paid employment	11·06	47·55	67·91	144·51	128·56	158·92	218·73	335·02	141·12
Self employment	..	..	(−)0·13	0.31	1.26	4.60	3.35	4.79	1·60
Other sources	..	0 89	0.86	0·41	0·87	3.07	1·38	13·52	1.60
SUB-TOTAL : by men	11·6	48·48	68·64	105.23	130·69	166·59	223·46	353·13	144·32
Women									
Paid employment	..	..	4·25	4.18	2·88	7·95	23·78	16·32	6·8 2
Self employment	..	..	0.53	(−)0·30	0·66	0·77	2·60	0·38	0·76
Other sources	..	..	..	0·44	..	..	..	..	0·01
SUB-TOTAL : by women	..	..	4·78	3·92	3·54	8·72	26·38	16·70	7·59
Children									
Paid employment	..	..	..	..	0·08	..	0·37	..	0·07
Self employment	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	0.01	..	..	..	..	..
SUB-TOTAL : by children	..	..	..	0·31	0·08	..	0·37	..	0·07

Table 4.2—*contd.*

Family									
Paid employment	..	..	..	..	..	..	..	..	..
Self employment	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	0·18	..	0·50	..	0·12
SUB-TOTAL : by family	..	..	..	..	0·18	..	0·50	..	0·12
Total									
Paid employment	11·06	47·55	72·16	108·69	131·52	166·87	242·88	351·34	148·01
Self employment	..	..	0·40	0·01	1·92	5·37	5·95	5·17	2·36
Other sources	..	0·89	0·86	0·46	1·05	3·07	1·88	13·32	1·73
TOTAL INCOME	11·06	48·44	73·42	109·16	134·49	175·31	250·71	369·83	152·10
Percentage of families to Total	0·36	1·42	5·00	25·53	38·26	14·09	10·96	4·38	100·00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by children was restricted to higher income classes. The whole of the income earned by children and a major portion of that earned by women was from paid employment.

Table 4.3 gives a breakup of the average monthly income by category of earner and source of earning separately for different per capita income classes.

Table 4.3

Average monthly income per family by category of earner, source and monthly per capita income class

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5< 10	10< 15	15< 20	20< 25	25< 35	35< 50	50< 65	65 and aboe	All
1	2	3	4	5	6	7	8	9	10	11
Men										
Paid employment	....	31·20	96·57	110·36	122·45	141·92	154·97	151·58	144·24	141·12
Self employment	..	5·61	(—)3·69	0·54	2·13	2·09	2·80	1·68	0·60	1·60
Other sources	..	5·61	0·99	0·35	4·27	1·28	2·44	0·91	0·80	1·60
SUB-TOTAL : by men.	..	42·42	93·87	111·25	128·85	145·29	160·21	154·17	145·64	144·32

Table 4.3—*contd.*

1	3	4	5	6	7	8	9	10	11
Women									
Paid employment ..	. ..		0·17	6·24	7·25	8·93	17·06	3·78	6·82
Self employment . ..	..	3·59	1·96	0·98	2·01	0·28	..	..	0·76
Other sources . ..	..	..	..	..	..	..	..	0·03	0·01
SUB-TOTAL : by women. ..		3·59	2·13	7·22	9·26	9·21	17·06	3·81	7·59
Children									
Paid employment ..	..	1·02	..	0·52	..	..	..	..	0·07
Self employment . ..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	0·02	0·01	..	..	..	..	0·00
SUB-TOTAL : by children. ..	..	1·02	0·02	0·53	..	..	..	..	0·0
Family									
Paid employment ..	..	..	..	..	..	..	..	..	..
Self employment . ..	..	..	..	..	..	..	..	.	..
Other sources . ..	..	..	0·37	0·07	0·40	..	..	.	0·12
SUB-TOTAL : by family. ..	..	..	0·37	0·07	0·40	..	..	..	0·12
Total									
Paid employment ..	31·20	97·59	110·53	129·21	149·17	163·90	168·64	148·02	148·01
Self employment . ..	5·61	(—)0·10	2·50	3·11	4·10	3·08	1·68	0·60	2·36
Other sources . ..	5·61	0·99	0·74	4·35	1·68	2·44	0·91	0·83	1·73
TOTAL INCOME . ..	42·42	98·48	113·77	136·67	154·95	169·42	171·23	149 45	152·10

The average monthly income per family increased from Rs. 42.42 in the per capita income class of 'Rs. 5 to less than Rs. 10' to Rs. 171.23 in the per capita income class of 'Rs. 50 to less than Rs. 65' and decreased to Rs. 149.45 in the highest per capita income class.

4.4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

Table 4.4

Average monthly receipts by components and family income classes

Source	Average monthly family income class (Rs.)								
	<30-	30-<60	60-<90	90<120	120-<150	150-<210	210<300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Paid employment									
Basic wages and allowances	10·16	47·55	71·82	108·24	130·10	153·20	227·59	302·32	141·59
Bonus and commission	..	..	..	0·11	0·76	10·93	14·97	48·54	5·64
Concessions	..	..	..	0·34	0·21	0·36	0·09	0·48	0·24
Rest	0·90	..	0·34	..	0·45	2·38	0·23	..	0·54
SUB-TOTAL : Paid employment	11·06	47·55	72·16	108·69	131·52	166·87	242·88	351·34	148·01
Self-employment									
Agriculture	..	..	..	(-)0·22	..	..	..	..	(—)0·06
Animal husbandry	..	..	(—)0·61	(-)0·26	0·68	1·30	(—)0·01	(—)0·31	0·30
Trade	..	..	..	0·23	0·51	1·52	2·98	5·10	1·02
Rest	..	..	1·01	0·26	0·73	2·55	2·98	0·38	1·10
SUB-TOTAL : Self employment	..	..	0·40	0·01	1·92	5·37	5·95	5·17	2·36
Other income									
Rent	..	..	0·38	0·31	0·69	1·36	1·46	6·46	0·96
Rest	..	0·89	0·48	0·15	0·36	1·71	0·42	6·86	0·77
SUB-TOTAL . Other income	..	0·89	0·86	0·46	1·05	3·07	1·88	13·32	1·73
TOTAL INCOME	11·06	48·44	73.42	109·16	134·49	175·31	250.71	369·83	152·10
Other receipts									
Sale of assets other than shares etc	..	..	1·19	0·19	0·36	..	..	..	0·25
Credit purchase	..	8·40	8·77	10·20	8·16	5·86	10·80	8·38	8·32
Loan taken	60·83	20·82	14·76	32·85	21·02	15·83	12·53	47·37	22·52
Rest	6·99	3·25	9·74	7·88	9.97	13·03	19·60	13·97	10·05
SUB-TOTAL Other receipts	67·82	32·47	34·46	51·12	39·51	34·72	42·93	69.72	41·14
TOTAL RECEIPTS	78·88	80·91	107·88	160·28	174·00	210·03	293·64	439.55	193.24
Percentage of families to total	0·36	1·42	5·00	25·53	38·26	14·09	10·96	4.38	100.00

A major portion (93 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally decreased at successive income levels.

Income from bonus and commission was 3.71 per cent. of the total income and that from "concession" and "rest" comprising overtime earnings, etc., was negligible. Families in the income classes below Rs. 90 did not receive any income from two sources *viz.*, bonus and commission and concessions. On the whole, the families in the lower income classes had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

Table 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Above seven	All
1	2	3	4	5	6	7	8	9	10
Income from paid employment									
Basic wages and allowances	115·12	134·18	127·63	138·21	142·41	168·91	155·28	232.29	141.59
Bonus and commission	5·12	8·62	7·00	4·90	7·19	2·63	2·14	6.23	5.64
Overtime earnings	..	0·41	..	..	0·07	0·91	0·31	..	0.15
Other earnings	0·84	..	0·58	0·59	..	0·12	..	..	0.39
Concessions	0·28	0·81	0·43	..	..	..	..	0.43	0.24
TOTAL	121·36	144·02	135·64	143·70	149·67	172·57	157·73	238·95	148·01
Income from self-employment									
Boarding and lodging services.	..	1·42	0·22	0·71	0·59	0·23	..	0·14	0·39
Agriculture	..	..	..	..	..	..	..	(—)0·85	(—)0·06
Animal husbandry.	..	0·20	0·29	0·20	0·07	1·60	0·77	0·14	0·30
Trade	..	1·12	0·22	0·96	0·20	0·69	3·83	5·81	1·02
Profession	0·04	..	0·50	0·13	0·07	0·34	4·90	0·57	0·50
Others	..	..	..	0·13	..	0·23	1·22	1·27	0·21
TOTAL	0·04	2·74	1·23	1·37	1·69	3·09	10·72	7·08	2·36
Other Income									
Net rent from land	..	..	..	..	..	..	..	..	..
Net rent from house	0·16	..	0·79	8·85	1·32	0·69	1·69	4·39	0·94
Net rent-Others	0·08	..	..	..	..	..	..	..	0·02
Pension	..	..	..	..	..	..	..	0·14	0·01
Cash assistance	0·20	..	..	..	..	0·11	0·15	..	0·07
Gifts and concessions	0·36	0·41	0·17	0·58	0·07	0·57	1·07	4·68	0·69
Interest and dividends	..	..	..	..	..	..	..	..	..
Chance games and lotteries	..	..	..	..	..	..	..	..	..
TOTAL	0·80	0·41	0·86	1·43	1·39	1·37	2·91	9·21	1·73
TOTAL INCOME	122·20	147·17	137·73	146·50	152·75	177·03	171·36	255·24	152·1

Table 4.5—*contd.*

Other gross receipts									
Sale of shares and securities	..	..	..	..	..	..	..	..	..
Withdrawal of savings	6·80	17·85	4·98	10·12	7·64	9·83	9·34	26·06	9.97
Sale of other assets	..	..	..	..	0·37	2·29	..	..	0·25
Credit purchase	2·48	6·19	8·23	9·28	12·91	14·74	14·70	7·37	8·32
Loan taken	9·12	15·31	18·25	32·79	18·42	53·83	23·28	34·56	22·52
Rest	..	..	..	..	0·59	..	..	..	0·08
TOTAL	18·40	39·35	31·46	52·19	39·33	80·69	47·32	67·99	41·14
TOTAL RECEIPTS	140·60	186·52	169·19	198·69	192·08	257·72	218·68	323·23	193·24

The average income per family gradually increased from Rs. 122.20 in case of single member families to Rs. 255.24 in case of families having over 7 members excepting that there was a small decline in the average income of 3 and 4 and 7 member families as compared to that of 2 member families and 6 member families respectively.

Income from paid employment constituted about 97 per cent. of the total income. "Basic wages and allowances" was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment fluctuated in the different size classes without showing any clear-cut trend. It was relatively high in case of large size families of 7 and more than 7 members. Income from 'other sources', *e.g.*, rent, cash assistance, gifts, concessions, etc., was also proportionately high in case of these large size families.

4.6. *Income and other receipts by family composition*

4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner :—

Table 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income	101·31	123·88	135·58	140·37	205·78	139·16	179·40	152·10
Other receipts	14·18	19·22	48·00	46·77	56·16	39·48	44·03	41·14
TOTAL	115·49	143·10	183·58	187·14	261·94	178·64	223·43	193·24
Percentage of families to total.	2·10	22·90	5·67	37·77	18·23	1·24	12·09	100·00

The average monthly receipts per family amounted to Rs. 193.24. The major portion (Rs. 152.10) of this oonsisted of income and the remaining Rs. 41.14 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, *i.e.*, in the nature of diminution of assests or increase in liabilities, played a comparatively unimportant part in the case of single member families consisting of un-married earner and families consisting of husband or wife, the proportion of such receipts to the total income being 14 per cent. and 16 per cent. respectively. These capital receipts. however. accounted for about 35 per cent., 33 per cent. and 28 per cent. of the total income in case of families consisting of husband and wife, husband, wife and children and unmarried earner and other members respectively.

4.62. *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults-children.

Table 4.7

Average monthly income and other receipts by family composition in terms of adults-children

(in Rupees)

Item	Family composition (in terms of adults/children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Income .	122·24	156·21	146·80	130·41	137·42	136·04	154·43	158·52	162·48	233·81	152·10
Other receipts.	18·26	31·20	40·55	36·18	55·81	59·44	21·25	46·53	52·71	55·02	41·14
TOTAL .	140·50	187·41	187·35	166·59	193·23	195·48	175·68	205·05	215·19	288·83	193·24
Percentage of families to total.	25·00	0·82	9·07	9·54	10·12	12·81	4·20	3·77	9·77	14·90	100·00

The proportion of "other receipts" to the total income was comparatively low in case of families consisting of one adult, and three adults being about 15 per cent. and 14 per cent. respectively.

CHAPTER 5

Family Expenditure and Disbursements

5.1. *Concepts and definitions*

5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

(i) Food and beverages;
(ii) Tobacco and intoxicants;
(iii) Fuel and light;
(iv) Housing, household requisites and services;
(v) Clothing, bedding, footwear and headwear; and
(vi) Miscellaneous which comprised:
  (a) Medical care,
  (b) Personal care,
  (c) Educational and reading,
  (d) Recreation and amusement,
  (e) Transport and communication,
  (f) Subscription, and
  (g) Personal effects and other miscellaneous expenses.
(vii) Taxes, interest and litigation; and
(viii) Remittances to dependants.

Capital outlays

(i) Savings and investments; and
(ii) Debts repaid

The last two items under expenditure on current living *viz.*, taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment

tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included servants or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor (f/f+e where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on *pro-rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	= 1.0
Adult female	= 0.9
Children (Below 15 years)	=0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II seperately for single-member families and all families. Taking all the families, the average monthly income of

the family came to Rs. 152.10 and the average consumption expenditure worked out to Rs. 149.87, resulting in a surplus of Rs. 2.23. However, when items such as remittances to dependants, taxes and interest on loans were also included, *i.e.*, expenditure on current living was considered, the budget showed a deficit of Rs. 10.50. The analysis will first be made in terms of total consumption expenditure, and other disbursements, *i.e.*, non-consumption outgo and capital outlays, will be discussed seperately.

5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 149.87 per family per month, an expenditure of Rs. 86.21 or 57.52 per cent., was incurred on food, Rs. 6.85 or 4.57 per cent. on tobacco, pan, supari and intoxicants, Rs. 8.98 or 5.99 per cent., on fuel and lighting, Rs. 8.52 or 5.69 per cent., on housing, water charges and household appliances, etc., Rs. 18.15 or 12.11 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 21.16 or 14.12 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 27.63 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits except for the lowest income class where the average expenditure on food per equivalent adult consumption unit was very high (Rs. 36.53).

Table 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly income family class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	1·25	1·23	44·93	36·53
30< 60	1·67	1·53	38·12	24·92
60< 90	2·34	1·95	51·83	26·58
90< 120	3·26	2·66	74·79	28·12
120< 150	3·34	2·72	78·02	28·68
150< 210	4·32	3·52	93·70	26·62
210< 300	5·49	4·56	126·67	27·78
300 and above	7·77	6·32	156·32	24·73
ALL	3·81	3·12	86·21	27·63

5.22. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investment and debts repaid, worked out to Rs. 46.83 or about 31 per cent. of the total consumption expenditure. Of this, an amount of Rs. 20.88 was diverted towards savings and investments, Rs. 13.14 towards repayment of debts, Rs. 11.37 to remittances to dependant and Rs. 1.44 was spen on taxes, interest and litigation. The first two, *viz.*, savings and investments and repayment of debts are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 7.88), live stock (Rs. 1.28), bank and postal savings (Re. 0.73) and life insurance premium (Re. 0.10). Of the above items, expenditure towards provident fund contribution was reported by about 91 per cent. of the families surveyed. The amount remitted to dependants was quite high being Rs. 11.37 or about 8 per cent. of the total consumption expenditure. Most of the expenditure on the sub-group "taxes, interest and litigation" was accounted for by interest on loans.

5.23. *The budget of single member families*

Single member families constituted 25 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 122.20 and the average monthly consumption expenditure Rs. 88.42 leaving a surplus of Rs. 33.78. When such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the surplus decreased to Rs. 4.72. As against this, the budget showed a deficit of Rs. 10.58 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

Table 5.2

Percentage expenditure on groups/sub-groups of items by type of family

Groups and sub-groups of items	Type of family		
	Single-member families	Multiple member families	All
1	2	3	4
Food	57·47	57·53	57·52
Pan, supari, tobacco and alcoholic beverages.	6·98	4·16	4·57
Fuel and light	4·04	6·33	5·99
Rent for house and water charges .	4·19	4·65	4·59
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services.	0·80	1·15	1·10

Table 5.2—*contd.*

1	2	3	4
Clothing, bedding, footwear, headwear and miscellaneous.	13·11	11·94	12·11
Personal care . . .	2·69	2·29	2·35
Education and reading . . .	0·14	0·63	0·55
Recreation and amusement . .	1·14	0·95	0·98
Medical care	2·77	3·30	3·22
Other consumption expenditure .	6·67	7·07	7·02
TOTAL .	100.00	100 00	100.00

Workers living single spent proportionately less on fuel and light, rent for house and water charges education, medical care and certain other items such as transport, subscription, gifts and charities, ceremonials, etc., and personal effects, etc., but more on pan, supari, tobacco and intoxicants, clothing, bedding, footwear, headwear, etc., personal care and recreation and amusement. The percentage expenditure on food was almost the same in the case of single member and multiple member families. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs 25.66 per month in case of multiple member families and Rs. 50.82 per month in case of single member families. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals, pulses and prepared meals was Rs 31.83 in case of single member families and Rs. 13.22 in respect of multiple member families. On milk and milk products it was Rs. 10.20 in case of single member families as compared to Rs. 4.56 in respect of multiple member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 11.59, Rs. 6.17, Rs. 2.38 and Rs. 1.01 on clothing, bedding, footwear, headwear, etc., pan, supari, tobacco and intoxicants, personal care, and recreational and amusement as against the average expenditure per adult consumption unit of Rs. 5.33, Rs. 1.85, Rs. 1.02 and Re. 0.42 respectively on these items in the case of multiple member families.

5.3. *Levels of expenditure by income and family-type*

The overall average monthly expenditure was Rs. 163 per family, Rs. 43 per capita and Rs. 52 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

Table 5.3

Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)								
	< 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 < 300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Monthly expenditure									
Average per family .	75·47	73·97	96·73	137·32	148·33	165·10	237·78	350·51	162·68
Average per capita .	60·38	44·19	41·19	41·98	44·51	38·14	45·45	45·09	42·67
Average per adult consumption unit.	61·36	48·38	49·69	51·53	54·44	46·85	52·18	55·46	52·11
Percentage of families to total.	0·36	1·42	5·00	25 53	38·26	14·09	10·95	4·38	100·00

The average monthly expenditure per family varied from Rs. 73·97 in the income class 'Rs. 30 to less than 60' to Rs. 350.51 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure, there were only small variations from the overall average in the different income classes, ignoring the lowest income class where the proportion of families was very small. The per capita expenditure did not bear any relationship with the income group. The expenditure per adult consumption unit varied by about Rs. 5 from the overall average in the different income classes, except for the lowest income class.

It will be seen that in the case of the first four income classes the expenditure was more than the income. The difference was met from 'other receipts namely increase in liabilities and diminution of assets'. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition.

Table 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class(Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
<60	26·19	11·49	2·22	0·46	0·95	..	0·97	3·77
60<120	56·09	41·50	17·55	23·11	10·74	26·77	15·17	24·53
120 and above	17·72	47·01	80·23	76·43	88·31	73·23	83·86	71·70
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total.	2·10	22·90	5·67	37·77	18·23	1·24	12·09	100·00

Table 5.5

Percentage distribution of families by family composition (in terms of adults/children)

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
<60	12·62	..	2·69	..	1·70	..	..	4·57	..	..	3·77
60<120	42·70	14·48	18·16	30·96	26·87	20·20	36·02	25·63	10·48	1·64	24·53
120 and above.	44·68	85·52	79·15	69·04	71·43	79·80	63·98	69·80	89·52	98·36	71·70
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total.	25·00	0·82	9·07	9·54	10·12	12·81	4·20	3·77	9·77	14·90	100·00

5.4. *Expenditure by family income*

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures, are, however, subject to effects of variations in family-size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

Table 5.6

Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)								
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210-<300	300- and above	All
1	2	3	4	5	6	7	8	9	10
Food									
Cereals and products	11·77	12·31	15·96	26·52	26·60	34·35	47·19	61·27	30·65
Pulses and products	1·65	2·00	3·11	4·81	4·63	5·47	7·58	10·55	5·26
Oil seeds, oils and fats	3·05	1·93	2·75	4·56	4·60	6·14	7·52	11·43	5·32
Meat, fish and egg	..	1·14	0·77	2·23	2·11	4·03	6·00	6·57	2·96
Milk and products	11·38	6·52	8·79	13·68	14·70	17·50	22·44	23·06	15·62
Vegetables and products	1·82	1·72	2·35	3·89	3·73	4·56	6·05	6·84	4·17
Fruits and products	..	0·12	0·90	0·94	1·19	1·18	1·93	1·80	1·19
Condiments, spices, sugar, etc.	5·37	4·34	4·94	8·63	8·19	9·92	13·32	17·41	9·30
Non-alcoholic beverages	0·75	0·60	0·89	1·74	1·62	1·88	2·98	2·58	1·82
Prepared meals and refreshments.	9·14	7·44	11·37	7·79	10·65	8·67	11·66	14·81	9·92
SUB-TOTAL : FOOD	44·93	38·12	51·83	74·79	78·02	93·70	126·67	156·32	86.21
Non-food									
Pan, supari	0·74	1·75	1·91	1·79	2·08	2·28	3·79	4·77	2·31
Tobacco and products	4·50	3·36	3·65	4·05	4·30	4·15	6·01	7·25	4·49
Alcoholic beverages, etc.	..	..	..	0·01	..	..	0·47	..	0·05
Fuel and light	6·36	3·54	5·30	6·98	10·62	7·71	10·45	13·06	8·98
House rent, water charges, repairs, etc.	2·81	10·56	4·52	5·95	7·25	7·64	7·94	15·07	7·29
Furniture and furnishings	..	..	0·40	0·28	0·23	0·57	0·08	0·29	0·29
Household appliances, etc.	..	0·31	0·12	0·83	0·64	0·78	2·55	0·55	0·88
Household services	..	..	..	0·05	0·08	0·03	0·16	0·03	0·06
Clothing, bedding and headwear.	..	4·65	7·18	9·69	9·71	12·21	20·64	24·59	11·68

Table 5.6—*Contd.*

1	2	3	4		6	7	8	9	10
Footwear . . .	..	..	0·25	1·12	1·30	0·95	3·19	3·49	1 43
Miscellaneous (laundry, etc.)	2·14	2·28	2·65	4·23	4·48	5·21	7·57	11·36	5·04
Medical care . . .	7·94	0·95	0·78	3·16	4·38	6·22	10·59	5·32	4.83
Personal care . . .	2·10	1·62	2·41	2·95	3·26	3·64	5·15	7·19	3·52
Education and reading .	..	0·02	0·13	1·07	0·61	0·69	0·85	2·91	0·83
Recreation and amusement	0·30	1·02	0·55	1·00	1·21	1·84	2·92	2·75	1·47
Transport and communication.	1·03	3·04	7·26	3·73	2·57	3·83	4·17	11·60	3·84
Subscription, etc. . .	0·12	0·48	1·96	4·32	2·30	2·32	6·41	51·86	5·42
Personal effects and miscellaneous expenditure.	..	0·98	0·23	0·70	1·05	0·89	4·07	1·69	1·25
SUB-TOTAL : NON-FOOD .	28·04	34·56	39·30	51·91	56·07	60·96	97·01	163·78	63·66
TOTAL : CONSUMPTION EXPENDITURE	72·97	72·68	91·13	126·70	134·09	154·66	223·68	320·10	149·87
Non-consumption expenditure									
Taxes, interest and litigation	2·50	0·02	0·58	1·49	0·72	1·37	2·04	7·54	1.44
Remittance to dependants .	..	1·27	5·02	9·13	13·52	9·07	12·06	22·87	11·37
Savings and investment .	3·00	3·64	8·70	17·39	17·57	23·04	34·26	50·44	20·88
Debts repaid . . .	..	1·88	5·28	8·16	10·66	20·27	20·73	35·68	13·14
TOTAL : NON-CONSUMPTION EXPENDITURE.	5·50	6·81	19·58	36·17	42·47	53·75	69·09	116·53	46·83
TOTAL DISBURSEMENTS .	78·47	79·49	110·71	162·87	176·56	208·41	292·77	436·63	196·70
PERCENTAGE OF FAMILIES TO TOTAL.	0·36	1·42	5·00	25·53	38·26	14·09	10·96	4·38	100·00

The average monthly consumption expenditure per family was Rs. 149.87. Expenditure on food worked out to Rs. 86.21 or 57.5 per cent. of the total consumption expenditure. It is usual to study the variations of percentage expenditure on various groups and sub-groups with income. Such a study with the present data will have one major limitation, *viz.*, single member families having a distinct consumption pattern (they were found to spend about 39 per cent. of their food expenditure on prepared meals) are included. Such families account for varying proportions in different income classes. Again in the highest income class the proportion of large-sized families *i.e.*, those with more than seven members was very high. Moreover, the percentage of families in the income classes below Rs. 90 was only about 7. These factors in many cases would disturb the relationship between the percentage expenditure on various groups and income. Subject to this, the expenditure on food in relation to total consumption expenditure did not show any clear cut trend with the family income upto the income class 'Rs. 150 to less than Rs. 210' and thereafter showed a downward trend.

The non-food group accounted for about 42.5 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed about 44 per cent. The percentage expenditure on fuel and light with the exception of income classes 'below Rs. 30' and 'Rs. 120 to less than Rs. 150', was more or less the same in the different income classes. A similar trend was revealed in case of house rent, water charges, repairs, etc., the only exception being the income class 'Rs. 30 to less than Rs. 60' where the percentage expenditure was abnormally high being about 15 per cent. of the total consumption expenditure. The percentage expenditure on clothing, bedding and headwear, however did not show any clear-cut trend. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communications, subscriptions, etc., personal effects and miscellaneous expenses accounted for about 23 per cent. of the expenditure on non-food items. As regards relationship with income, the percentage expenditure on footwear, recreation and amusement generally showed an upward trend and that on furniture and furnishings, household appliances and services, etc., personal effects and miscellaneous expenses, and transport and communication and subscriptions, etc., did not show any clear-cut trend. The percentage expenditure on pan-supari and tobacco and products showed a tendency to decrease with an increase in income, that on personal care remained more or less constant.

5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

Table 5.7

Average monthly expenditure and disbursement by per capita income classes

Sub-groups and groups of items	5	Monthly per capita income class (Rs.)								
		5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Food										
Cereals and products	15·89	13·38	44·00	41·68	40·65	39·22	35·55	32·48	14·56	30·66
Pulses and products	4·50	4·08	8·41	6·65	7·08	6·96	5·89	5·57	2·43	5·26
Oil seeds, oils and fats.	7·50	2·04	7·33	6·55	6·28	6·78	6·71	5·49	2·52	5·32
Meat, fish and egg	..	0·56	4·02	5·09	3·78	3·82	3·57	2·89	1·20	2·96
Milk and products	23·75	5·65	14·91	14·52	14·94	17·39	18·28	17·35	12·57	15·62
Vegetable and products.	3·37	2·55	7·34	4·99	5·49	5·18	4·55	4·31	2·40	4·17

Table 5.7—*contd*

1	2	3	4	5	6	7	8	9	10	11
Fruits and products.	..	..	1·20	1·05	1·05	1·40	1·77	1·12	0.78	1.18
Condiments, spices, sugar, etc.	12·62	6·54	14·14	12·02	12·30	12·18	10·78	9·19	4·40	9·30
Non-alcoholic beverages.	3·00	0·21	2·63	2·09	2·63	2·59	2·14	1·65	0·74	1·82
Prepared meals and refreshments.	5.00	8·40	4·27	5·09	4·79	5·91		9·63	18·00	9·92
SUB-TOTAL :FOOD	75·63	43·41	108·25	99·73	98·99	101·43	96·18	89·68	59·60	86·2
Non-food Pan, supari . .	..	2·61	2·22	2·11	1·66	2·06	2·40	3·26	2·45	2·31
Tobacco and products.		·02	4·00	3·11	4·08	5·02	4·29	4·86	4·55	4·49
Alcoholic beverages, etc.	..	..	..	..	..	0·08	0·16	0·04	..	0·05
Fuel and light	12·33	5·72	9·15	8·71	9·12	9·67	9·27	21·50	4·46	8·98
House rent, water charges, repairs, etc.	6·00	1·10	2·46	7·03	7·27	8·75	9·82	8·35	4·22	7·29
Furniture and furnishings.	..	..	3·78	0·21	0·15	0·15	0·48	0·5	0.89	0·29
Household appliances, etc	..	0·07	1·14	0·79	1·00	0·68	0·54	2·01	0·88	0·88
Household services	..	..	0·01	..	..	0·01	..	0·16	0·16	0·06
Clothing, bedding and headwear	..	..	23·48	9·80	12·64	13·10	12·43	12·17	9·56	11·68
Footwear . .	..	..	0·38	1·90	1·08	1·23	1·07	1·20	2·02	1·43
Miscellaneous (laundry, etc.).	4·25	1·84	8·72	4·89	5·10	5·74	5·94	4·49	3·90	5·04
Medical care . .	30·00	..	1·38	3·09	3·78	7·10	6·22	3·43	3·53	4·83
Personal care . .	2·88	2·59	3·46	3·45	3·91	4·12	4·07	3 49	2·68	3·52
Education and reading.	..	..	5·78	0·60	1·14	1·20	1·01	0·67	0·18	0·83
Recreation and amusement.	..	0·70	0·42	1·05	1·15	1·57	1·62	2·42	1·23	1·47
Transport and communication.	3·50	3·05	5·59	4·73	5·03	3·35	3·99	4·03	3·40	3·84
Subscription, etc. .	0·50	11·21	1·32	12·11	21·83	2·08	2·80	3·71	3·17	5·42
Personal effects and miscellaneous expenses.	..	..	1·37	0·87	0·95	1·80	2·12	0·27	0·74	1·25
Sub-total : non-food.	70·71	31·91	80·66	64·50	79·89	67·71	68·23	76·41	47·22	63·66
Total : consumption expenditure.	146·34	75·32	188·91	164·23	178·88	169·14	164·41	106·09	160·82	149·87

Table 5.7—*contd*

1	2	3	4	5	6	7	8	9	10	11
Non-consumption expenditure.										
Taxes, interest and litigation.	10·00	..	0·92	1·46	1·13	1·30	2·70	1·20	0·87	1·44
Remittance to dependants.	..	..	0·61	1·59	1·90	2·63	4·70	7·10	29·50	11·37
Savings and investments.	..	6·24	48·62	13·18	19·60	17·57	18·42	22·96	25·03	20·88
Debts repaid . .	..	..	5·23	12·59	15·34	12·84	13·88	14·12	12·50	13·14
Total: non-consumption expenditure.	10·00	6·24	55·38	28·82	37·97	34·34	39·70	45·38	67·90	46·83
Total : disbursements	156·34	81·56	244·29	193·05	216·85	203·48	204·11	211·47	174·72	196·70

The percentage expenditure on food in relation to total consumption expenditure did not show any clear trend with a rise in per capita income. The sudden drop in the total expenditure on food in the case of the highest income class was due, partly, to the concentration of single-member families in this class. The percentage expenditure on non-food items such as clothing, bedding and headwear, personal care and transport and communication remained generally constant with an increase in per capita income, that on footwear and recreation and amusement generally showed an upward trend, that on furniture and furnishings, household appliaces, subscription and personal effects and miscellaneous did not show any clear-cut trend.

5.6. *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below:—

(i) Food represents the largest single item of expenditure in the family budget.

(ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.

(iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above proportions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

Table 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	< 5	5< 10	10< 15	15< 20	20< 25	25< 50	35< 65	50< 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<45	..	..	..	12·48	11·53	13·65	14·77	15·79	50·72	24·63
45—<50	100·00	..	9·44	7·11	4·38	6·11	10·88	14·86	12·38	9·78
50<55	..	56·05	13·17	..	17·07	9·23	13·64	13·47	8·24	10·82
55<60	..	..	43·67	5·88	14·81	15·14	13·36	13·84	5·64	11·61
60 <65	..	..	26·14	15·15	11·08	17·23	16·97	8·73	5·12	12·03
5<70	..	43·95	..	13·13	15·98	14·68	13·15	11·86	6·40	11·55
70 and above	..	..	7·58	46·25	25·15	23·96	17·23	21·45	11·50	19·58
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

The percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes.

5.62. *Analysis by family size*

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that broadly speaking, large-size families contain comparatively more earning members resulting in higher family income.. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

Table 5.9

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	above 7	All
1	2	3	4	5	6	7	8
<45 . .	175	53·13	22·16	12·91	10·38	10·85	24·63
45—<50 . .	70	10·35	14·91	5·25	13·04	2·07	9·78
50—<55 . .	76	7·40	8·48	13·93	13·83	11·57	10·82
55—<60 . .	86	5·33	12·49	15·82	10·86	15·27	11·61
60—<65 . .	91	5·30	11·82	16·52	9·62	23·45	12·03
65—<70 . .	83	4·83	14·48	15·38	11·44	10·07	11·55
70 and above .	141	13·66	15·66	20·19	30·83	26·72	19·58
Total .	722	100·00	100·00	100·00	100·00	100·00	100·00
Percentage distribution of families.	x	25·00	23·72	28·94	15·28	7·06	100·00
Number of families unestimated).	x	174	176	213	107	52	722

About 53 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food and only about 24 per cent. of such families spent 60 per cent. or more on food. As against this, only about 13 per cent. and 11 per cent. of the families, containing 4 and 5 and above 7 members respectively spent less than 45 per cent. on food and similarly 52 per cent. and 60 per cent. of corresponding families spent 60 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, *i.e.*, less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or

capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures are given in table 5.10.

Table 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or Seven	Above seven	All sizes	
1	2	3	4	5	6	7	8
Prepared meals and refreshments.	92·44	87·38	91·62	90·58	92·13	90·70	656
Non-alcoholic beverages.	36·15	88·32	92·40	93·67	96·59	77·86	572
Pan-supari . .	72·30	72·56	65·55	78·00	83·89	72·10	520
Tobacco and tobacco products.	88·53	89·69	86·79	87·20	87·05	87·99	629
Alcoholic beverages	..	0·47	0·46	0·76	3·17	0·58	5
Furniture and furnishings.	0·55	2·02	4·02	2·29	5·57	2·52	19
Household services	7·84	3·27	0·85	2·35	5·62	3·74	26
Medical care .	17·75	30·71	36·63	40·94	39·99	31·41	227
Personal care .	98·34	98·99	100·00	100·00	100·00	99·34	718
Education and reading.	2·78	9·38	19·93	29·32	45·26	16·37	123
Recreation and amusement.	42·12	45·03	43·60	50·36	74·11	46·76	335
Transport and communication.	89·40	85·26	86·44	56·69	..	76·25	553
Remittance to dependants.	54·24	29·76	16·22	11·38	7·14	27·56	199
Savings and investments.	94·53	94·52	97·63	99·12	92·35	95·87	695
Debts repaid .	21·59	28·87	37·19	37·36	27·77	30·68	213

Nearly 91 per cent. of the families incurred expenditure on prepared meals and refreshments. About 78 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products and

pan supari. The percentage of such families was about 88 and 72 respectively. Only about 0.6 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings and household services (mainly domestic servant) did not seem to be popular objects of expenditure; the percentage of families reporting expenditure on these items being about 3 and 4 respectively. The percentage of families reporting expenditure on education and reading was about 16, the percentage in the different size classes varying from about 3 in case of single member families to 45 in case of families consisting of more than seven members. About 47 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite common and about 76 per cent. of the families reported expenditure on this sub-group. It was the maximum (about 89 per cent.) in case of single-number families and nil in case of families having more than seven members.

Most of the families (about 96 per cent.) were either saving or investing some amount. The expenditure on account of remittances to dependants was reported by comparatively small percentage (about 28 per cent.) of all families. Naturally, the families reporting expenditure on this sub-group were mostly single member families. About 31 per cent. of the families were making repayments on debts.

CHAPTER 6

Food Consumption and Nutrition

6.1. *Quantities of food consumed*

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink, and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

Table 6.1

Average quantity consumed per family by items

Item	Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family
1	2	3	4
Food, beverages, etc.			
Cereals and products			
Paddy	kg.		
Rice	,,	611	11·63
Wheat	,,	617	25·26
Wheat atta	,,	6	0·11
Jowar	,,	40	1·48
Jowar atta	,,	2	0·03
Bajra	,,	248	7·59
Bajra atta	,,	1	0·01
Maize	,,	1	0·01
Gram	,,	7	0·09
Gram atta	,,	4	0·01
Chira muri, khoi, lawa	,,	1	0·00
Other rice products, etc.	,,	1	0·00
Maida	,,	2	0·00
Suji rawa	,,	31	0·07
Sewai	,,	2	0·00
Biscuit	,,	6	0·01
Other wheat products	,,	3	0·00
Other cereals	,,	1	0·00

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

Table 6.1—*contd*

1	2	3	4
Pulses and products			
Arhar	kg.	552	3·65
Gram	,,	227	0·61
Moong	,,	408	2·02
Masur	,,	49	0·09
Urd	,,	156	0·35
Pea	,,	10	0·03
Other pulses	,,	21	0·06
Pulse products	,,	4	0·02
Oil-seeds, oils and fats			
Mustard oil	kg.	156	0·37
Coconut oil	,,	2	0·00
Gingelly oil	,,	23	0·08
Groundnut oil	,,	493	2·22
Other vegetable oils	,,	4	0·01
Vanaspati	,,	49	0·11
Meat, fish and eggs			
Goat meat	kg.	254	0·91
Beef	,,	20	0·10
Mutton	,,	9	0·07
Buffalo meat	,,	58	0·26
Poultry	no.	2	0·01
Fresh fish	kg.	58	0·16
Dry fish	,,	2	0·00
Egg-hen	no.	13	0·22
Milk and milk products			
Milk (cow)	l.	47	0·78
Milk (buffalo)	l.	607	10·34
Curd	kg.	271	0·58
Lassi	,,	197	1·73
Khoa	,,	2	0·00
Chhana	,,	1	0·00
Ghee (cow)	,,	12	0·04
Ghee (buffalo)	,,	532	1·19
Butter	,,	16	0·03
Other milk and products	,,	22	0·59

Table 6.1—*contd*

1	2	3	4
Condiments and spices			
Salt	kg.	640	2·54
Turmeric	,,	638	148·13
Chillies-green	,,	327	234·44
Chillies-dry	,,	634	451·97
Tamarind	,,	127	70·10
Onion	kg.	507	2·81
Garlic	g.	539	237·94
Corriander	,,	306	103·81
Ginger	,,	173	71·15
Pepper	,,	68	14·00
Methi	,,	334	42.22
Saffron	,,	6	0·47
Mustard	,,	342	48·99
Jira	,,	344	54·70
Cloves	g.	10	0·70
Elachi	,,	5	0·12
Mixed spices	,,	467	133·43
Other spices and condiments	,,	189	112·56
Vegetables and vegetable products			
Potato	kg.	635	2·79
Muli, turnip, radish	,,	55	0·09
Carrot, beet	,,	4	0·01
Arum	,,	4	..
Other root vegetables	,,	154	0·59
Brinjal	,,	557	1·53
Cauliflower	,,	248	0·53
Cabbage	,,	235	0·52
Jack fruit	,,	1	0·01
Ladies finger	,,	206	0·35
Tomato	,,	243	0·59
Cucumber	,,	39	0·08
Pumpkin	,,	29	0·05
Gourd	,,	408	0·86
Karela	,,	232	0·41
Bean	,,	15	0·03
Pea	,,	18	0·03
Other non-leafy vegetables	,,	349	1·14
Palak	,,	46	0·09
Amaranth chalai	,,	27	0·05
Methi	,,	107	0·22
Other leafy vegetables	,,	86	0·25
Pickles and preservatives	,,	1	..
Other vegetable products	,,	1	..

Table 6.1—*contd*

1	2	3	4
Fruits and fruit products			
Banana, plantain	no.	230	7·03
Orange	,,	81	0·71
Lemon	,,	130	3·43
Mango	,,	61	10·16
Pine apple	,,	2	0·01
Water melon	,,	48	0·15
Cocoanut	,,	32	0·08
Papaya	,,	52	0·20
Apple	kg.	1	0·07
Kharbooza	,,	6	0·01
Dried fruits	,,	4	..
Other fruits	,,	60	0·21
Jams and jellies		7	0·02
Other fruit products	,,	3	0·04
Sugar, honey and related products			
Sugar crystal	kg.	590	2·78
Sugar deshi (Khandeswa)	,,	1	..
Gur	,,	540	2·34
Honey	,,	9	0·01
Sugar candy (mishri)	,,	2	0·01
Others	,,	1	0·05
Pan, supari, etc.			
Pan leaf	no.	65	26·14
Pan finished	,,	461	60·49
Supari	g.	71	24·38
Lime	,,	50	9·68
Katha	,,	52	9·10
Tobacco and tobacco products			
Bidi	no.	492	480·89
Cigarettes	,,	97	11·31
Jarda, Kimam, surti	g.	13	3·62
Chewing tobacco	,,	89	33·48
Smoking tobacco	,,	34	38·84
Leaf tobacco	,,	3	2·57
Hooka tobacco prepared	,,	73	113·26
Pipe tobacco	,,	3	2·83
Snuff	,,	64	15·51
Non-alcoholic beverages			
Tea leaf	kg.	557	0·31
Coffee powder or seed	,,	11	..

g.=gram no.=number l.=litre kg.=kilogram

The average quantity of cereals and products consumed by an average working class family per month was 46.30 kg. Of this, the major portion (37 kg.) was accounted for by wheat, wheat atta and rice. The average size of a family in terms of adult consumption units was 3.12 and hence the quantity of cereals consumed per adult per day worked out to about 0.49 kg. Besides 46.30 kg. of cereals and products, family consumed 6.83 kg. of pulses and pulse products, 11·12 l. of milk and 4·16 kg. of milk and milk products, 2.79 kg. of oils and fats, 1.50 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 7.07 kg. of condiments and spices, 10.22 kg. of vegetables and vegetable products and 5.19 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Ahmedabad.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, biddi, chewing tobacco, hukka tobacco and tea leaf was recorded.

6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Ahmedabad was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups :—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5-14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B_1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafetarias, etc., are available. However, it has been calculated, while planning low cost menus, that Re. 0·75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients

Table 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

Nutrients	Quantity consumed per day per family	Quantity recommended
1		3
Calories	9,341	8,405
Protein	249 g.	214 g.
Fat	229 g.	..
Calcium	2·0 g.	4·4 g.
Iron	139 mg.	79 mg.
Vitamin A	10,907 i. u.	13,335 i. u.
Vitamin B	4·7 mg.	4·2 mg.
Vitamin C	215 mg.	191 mg.
Nicotinic acid	50 mg.	..
Riboflavin	2·7 mg.	..

g = gram. mg. = milligram. i.u. = international unit.

From the above it would appear that while the overall nutritive value of diets appeared to be fairly good, there was room for improvement. Increased intake of leafy vegetables and intake of at least skimmed milk by children and pregnant and nursing women would help to overcome the deficiencies in respect of Calcium and Vitamin 'A'. There also appeared to be scope for increase in the intake of first class protein from flesh foods.

CHAPTER 7

Budgetary Position

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effect, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement-side and not the purchase value. Net income from "Family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

Table 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
30<	0·36	78·88	78·47	+0·41
30< 60	1·42	80·91	79·49	+1·42
60< 90	5·00	107·88	110·71	—2·83
90< 120	25·53	160·28	162·87	—2·59
120< 150	38·26	174·00	176·56	—2·56
150< 210	14·09	210·03	208·41	+1·62
210<300	10·96	293·64	292·77	+0·87
300 and above	4·38	439·55	436·63	+2·92
TOTAL	100·00	193·24	196·70	—3·46

Taking all income classes, the net balancing difference was (—) Rs. 3.46 or 1.8 per cent. of the total receipts. For various income classes it varied from a negative balance of 2.62 per cent. in the income class 'Rs. 60 to less than Rs. 90' to a positive balance of 1.76 per cent. in the income class 'Rs. 30 to less than Rs. 60'.

7.2. *Budgetary position by family income*

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, *i.e.*, the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as from rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalance of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

Table 7.2

Budgetary position by family income classes

Item	Monthly family income class (Rs.)								
	≤ 30	30 < 60	60 ≤ 90	90 < 120	120 ≤ 150	150 < 210	210 < 300	300 and above	All
1	2	3	4	5	6	7	8	9	10
Average monthly income per family (Rs.).	11·06	48·44	73·42	109·16	134·49	175·31	250·71	369·83	152·10
Average monthly expenditure per family (Rs.).	75·47	73·97	96·73	137·32	148·33	165·10	237·78	350·51	162·68
Monthly balance									
Percentage of families recording surplus 1 > to total families.	..	0·13	1·48	7·90	17·34	8·39	7·29	3·20	45·73
Percentage of families recording deficit to total families.	0·36	1·29	3·52	17·92	20·63	5·70	3·67	1·18	54.27
Average surplus(+) or deficit (—) per family (Rs.).	—64·4	—25·53	—23·31	—28·16	—13·84	+ 10·21	+ 12·93	+ 19·32	—10.68

1 ▷ Zero balance is considered as surplus

Of the total families surveyed, 54.3 per cent. had deficit budgets while the remaining 45.7 per cent. had balanced or surplus budgets. The proportion of families having surplus budgets increased with an increase in the level of income. In the highest three income classes, the percentage of families having surplus budgets was higher than that of families having deficit budgets.

7.3. *Budgetary position by family composition*

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

Table 7.3

Budgetary position by family composition (adults-children)

Item Particulars	Family composition (in terms of adults-children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus [1] to total families	14·01	0·25	4·62	3·69	3·73	3·56	2·62	2·29	3·51	7·45	45·73
Percentage of families recording deficit to total families.	10·99	0·57	4·45	5·85	6·39	9·25	1·58	1·48	6·26	7·45	54 27
Average amount of surplus(+) or deficit (—) (Rs.) per family over all families together.	+4·76	+12·98	—15·15	— 8·92	—7·89	—31·16	+2·83	+5·38	—25·44	—18·53	—10·58

[1]Zero balance is considered as surplus.

Taking all families in different family types, the net result was a surplus balance in case of families consisting of 1 adult, 1 adult and children, 3 adults, 3 adults and one child and 'other families'.

7.4. *Distribution of families by income, expenditure and size*

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

Table 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family < size	Number of families (unestimated)	Monthly family expenditure class (Rs)								Percentage of families to total
			< 60	60< 90	90 < 120	120 < 150	150 < 210	210 < 300	300 and above	Total	
1	2	3	4	5	6	7	8	9	10	11	12
<30	1	2	100·00	..	..	..	..	..	..	100·00	0·27
	2 and 3	1	..	..	..	..	100·00	..	..	100·00	0·09
	4 and 5	..	..	..	..	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	3	75·03	..	..	..	24·97	..	..	100·00	0·36
30<60	1	6	52·52	47·48	..	..	..	..	..	100·00	0·83
	2 and 3	4	..	56·34	22·05	21·61	..	..	..	100·00	0·59
	4 and 5	..	..	..	..	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	10	30·78	51·15	9·12	8·95	..	..	..	100·00	1·42

Table 7.4—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
60 < 90	1	22	37·16	32·48	22·70	5·21	2·45	..	..	100·00	3·16
	2 and 3	3	30·73	..	69·27	..	..	..	..	100·00	0·42
	4 and 5	5	..	15·35	..	41·01	24·61	19·03	..	100·00	0·77
	6 and 7	3	..	..	45·90	25·70	28·40	..	..	100·00	0·52
	above 7	1	..	..	100·00	..	..	..	..	100·00	0·13
	All	34	26·04	22·91	27·50	12·30	8·32	2·93	..	100·00	5·00
90 < 120	1	53	10·44	23·51	29·30	18·88	13·11	4·76	..	100·00	7·58
	2 and 3	54	1·62	10·48	24·40	35·47	25·22	2·81	..	100·00	7·25
	4 and 5	52	..	7·29	30·39	19·76	35·31	7·25	..	100·00	6·74
	6 and 7	21	..	..	17·47	31·07	25·90	18·08	7·48	100·00	3·22
	Above 7	4	..	..	..	..	44·74	55·26	..	100·00	0·74
	All	184	3·56	11·88	25·86	24·81	24·94	8·01	0·94	100·00	25·53
120 < 150	1	70	0·94	8·99	28·81	38·34	21·73	..	1·19	100·00	10·24
	2 and 3	76	..	5·62	16·34	45·04	29·11	3·89	..	100·00	10·05
	4 and 5	96	1·29	2·81	18·87	36·31	31·98	6·71	2·03	100·00	13·35
	6 and 7	32	..	..	18·46	32·44	39·45	9·65	..	100·00	4·28
	Above 7	3	..	..	..	34·06	65·94	..	..	100·00	0·34
	All	277	0·70	4·86	20·65	38·69	29·63	4·44	1·03	100·00	38·26

Table 7.4—*concld.*

1	2	3	4	5	6	7	8	9	10	11	12
150 < 210 . .	1	16	11·90	20·41	13·22	16·85	27·62	10·00	..	100·00	2·23
	2 and 3 . .	16	..	..	23·75	29·80	33.26	13·19	..	100·00	2·59
	4 and 5 . .	35	3·66	..	5·63	25·77	53·57	11·37	..	100·00	4·70
	6 and 7 . .	26	..	..	..	25·76	40·90	29·31	4·03	100·00	3·51
	Above 7 . .	9	..	..	..	22·95	69·70	7·35	..	100·00	1·06
	All . . .	102	3·11	3·23	8·33	24·88	43·78	15·66	1·01	100·00	14·09
210 < 300 . .	1	3	..	..	..	28·44	..	71·56	..	100·00	0·39
	2 and 3 . .	18	..	5·82	..	10·71	55·06	24·45	3·96	100·00	2·27
	4 and 5 . .	22	..	..	..	4·48	41·32	36·20	18·00	100·00	2·95
	6 and 7 . .	17	..	..	..	..	28·77	45·68	25·55	100·00	2·53
	Above 7 . .	21	..	..	..	..	27·59	44·83	27·58	100·00	2·82
	All . . .	81	..	1·20	..	4·45	36·25	39·44	18·66	100·00	10·96
300 and above .	1	2	49·73	..	..	..	..	..	50·27	100·00	0·30
	2 and 3 . .	4	..	..	..	45·08	..	30·98	23·94	100·00	0·46
	4 and 5 . .	3	..	..	..	..	65·79	34·21	..	100·00	0·43
	6 and 7 . .	8	..	..	..	..	..	47·35	52·65	100·00	1·22
	Above 7 . .	14	..	..	..	..	7·49	35·85	56·66	100·00	1·97
	All . . .	31	3·36	..	..	4·73	9·89	35·97	46·05	100·00	4·38

All classes	1	174	12·73	18·32	24·73	24·03	15·65	3·46	1·08	100·00	25·00
	2 and 3	176	1·02	7·54	18·73	35·64	29·34	6·89	0·84	100·00	23·72
	4 and 5	213	1·19	3·40	16·69	27·08	37·53	11·34	2·77	100·00	28·94
	6 and 7	107	..	..	10·42	22·42	31·63	24·59	10·94	100·00	15·28
	Above 7	52	..	..	1·87	5·10	31·45	34·78	26·80	100·00	7·06
	All	722	3·77	7·35	17·18	26·08	28·79	11·99	4·84	100·00	100·00
Number of families (unestimated) :		=	25	51	121	187	215	89	34	722	=

Taking all income classes, as the size of the family increased, generally a large percentage of families in the large size classes fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size-class and income-class has to incur expenditure more than their income. Leaving out the extreme size-classes of 1 and more than 7 members and also the last two income-classes at either end, the position is summarised in table 7.5.

Table 7.5

Summary distribution of families by income, expenditure and size for three middle classes

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure class above the income class			Percentage distribution of families with different sizes, in expenditure class, same as the income class			Percentage distribution of families with different sizes, in expenditure classes lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
1	2	3	4	5	6	7	8	9	10
60<90 . . .	69·27	84·65	100·00	..	15·35	..	30·73	..	..
90 <120 . . .	63·50	62·32	82·53	24·40	30·39	17·47	12·10	7·29	..
120<150 . . .	33·00	40·72	49·10	45·04	36·31	32·44	21·96	22·97	18·46

In each of the income classes, the percentage of families with expenditure more than their income was the highest in the size-class 6 and 7, though even in the other two size-classes, the percentage of such families was considerable.

PART II

(LEVEL OF LIVING)

CHAPTER 8

Level of Living

8.1. *Concept of 'level of living'*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Ahmedabad. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition and of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a seperate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were:

(a) Sickness;

(b) Education;

(c) Conditions of work, awareness of rights, trade unionism and social security;

(d) Employment and service conditions;

(e) Housing conditions and the situation of the House in the context of social amenities;

(f) Indebtedness; and

(g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule B*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For, example, under the head 'Sickness" data were collected on how the families were affected when there was an incidence of sickness. Similarly, under "Education" information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

Educational Interests

9.1. *General education*

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children and others, by reasons and income classes.

Table 9.1

Distribution of persons (aged 5 years and above) by income and educational standards

Item	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .	4	222	519	745
Percentage to total	0·54	29·80	69·66	100·00
(A) *All persons*				
Not reporting	..	..	0·19	0·13
Percentage receiving education .	..	15·32	16·96	16·38
Percentage not receiving education	100·00	84·68	82·85	83·49
TOTAL .	100·00	100·00	100·00	100·00
(B) *Children*				
Percentage receiving education .	..	63·46	52·74	55·56
Percentage not receiving education	..	36·54	47·26	44·44
TOTAL .	..	100·00	100·00	100·00
(C) *All persons receiving education*				
Percentage receiving education in primary schools . . .	..	82·35	63·64	68·85
Percentage receiving education in secondary schools . . .	..	2·94	18·18	13·93
Percentage receiving education in other institutions . . .	..	14·71	18·18	17·22
TOTAL .	..	100·00	100·00	100·00

Table 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60<120		120 and above		All	
	Children*	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting	..	..	10·53	2·96	5·80	..	6·82	0·94
Financial difficulties	..	100·00	5·26	43·20	30·43	45·43	25·00	45·13
Lack of facility	..	..	5·26	10·06	4·35	10·53	4·55	10·30
Domestic difficulties	..	..	5·26	7·69	1·45	5·82	2·27	6·37
Attending to family enterprise	..	..	..	1·18	..	..	..	0·37
Lack of interest	..	..	21·06	34·32	24·64	33·24	23·86	33·33
Others	..	..	52·63	0·59	33·33	4·98	37·50	3·56
TOTAL	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00

*There were no children in the families in this income class.

Of the total family members aged 5 years and above, about 16 per cent. were receiving education and all of them fell in the middle and higher income classes (Rs. 60 and above). The percentage of children of 5 to 14 years of age receiving education was about 56. Of the total members receiving education, about 69 per cent. were studying in primary schools, about 14 per cent. in secondary schools and the rest were receiving education through other institutions, *e.g.*, colleges, universities, technical institutions, literacy centres, etc. The main reasons for members not receiving education were financial difficulties, lack of interest and lack of facilities.

9.2. *Skill and technical training*

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, only 197 members reported possession of such skill. One member was receiving technical education or training as spinner. Desire for technical education and training was expressed by 4 members and the occupation or vocation which they had in view was carpentry, mechanism, motor car driving, etc.

CHAPTER 10

Sickness and Treatment

10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment and source of assistance. In all, there were 74 cases of sickness reported among 891 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

Table 10.1

Distribution of cases of sickness by type of sickness, duration type of treatment, source of assistance received and consequences

(a) *Type of sickness*	*Percentage of cases*	(b) *Duration (during the reference period)*	*Percentage of cases*
Not reporting . . .	5·41	Not reporting . .	..
Dysentery, Diarrhoea, stomach trouble.	9·46	Below 7 days . . .	32·43
Fever	33·78	7 days to below 15 days .	20·27
Small-pox, plague, cholera	1·35	15 days to below 30 days .	18·92
Respiratory diseases	1·35	30 days to below 60 days .	6·76
Cough and cold . .	16·22	60 days . . .	21·62
Other diseases . .	32·43		
TOTAL .	100·00	TOTAL .	100·00

Table 10.1—*contd.*

(c) *Type of treatment*	*Percentage of cases*
Not reporting	4·05
No treatment	8·11
Self-treatment	10·81
Ayurvedic treatment	10·81
Unani treatment	1·35
Homoeopathic treatment	2·70
Allopathic treatment	60·70
Others	1·35
TOTAL	100·00

(d) *Source of assistance received*	*Percentage of cases*
Not reporting	61·77
No assistance received	29·41
Friends & relatives	8·82
Money-lender	..
Employer	..
Others	..
E.S.I.C.	..
TOTAL	100·00

(e) *Consequences (for gainfully occupied members of families)*	
Work and normal diet stopped.	40·00
Only work stopped	45·71
Only normal diet stopped	2·86
None stopped	11·43
TOTAL	100·00

The distribution of cases by duration showed that in about 32 per cent. of the cases the sickness lasted for less than 7 days, in about 39 per cent. of the cases it lasted for 7 days or more but less than 30 days and in the remaining cases for 30 days or more. Financial assistance for treatment was received from friends and relatives in about 9 per cent. of the cases only. Taking the cases of sickness among gainfully occupied members of the families, in about 86 per cent. of such cases, sickness resulted in abstention from work. The average duration of such absence was 10 days.

CHAPTER 11

Housing Conditions

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential houses of the sampled working class families were collected. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

Table 11.1

Distribution of families by general characteristics of the building in which dwellings were located

(a) *Type of building*	*Percentage of families*	(b) *Ownership or type of landlord*	*Percentage of families*
Not reporting	0·42	Not reporting	1·25
Chawl/bustee	90·42	Employer	5·83
Flat	0·83	Self	5·00
Independent house	6·25	Private	77·92
Others	2·08	Public bodies	10·00
TOTAL	100·00	TOTAL	100·00
(c) *Type of Structure*		(d) *Condition of repairs*	
Permanent katcha	20·42	Not reporting	2·08
Permanent pucca	54·17	Good	37·09
Temporary katcha	10·83	Moderately good	50·00
Temporary pucca	14·58	Bad	10·83
TOTAL	100·00	TOTAL	100·00
(e) *Sewage arrangements*		(f) *Ventilation arrangements*	
Not reporting	2·08	Not reporting	2·08
Satisfactory	46·25	No ventilation	0·42
Moderately satisfactory	23·75	If ventilation	
Unsatisfactory	27·92	(i) Good	53·75
		(ii) Bad	8·75
		(iii) Tolerable	35·00
TOTAL	100.00	TOTAL	100·00

About 90 per cent. of the sampled families were living in chawls/bustees, 6 per cent. in independent houses, about 1 per cent. in flats and the rest had other modes of accommodation. Roughly 78 per cent. of the families were living in private buildings, 10 per cent. in buildings provided by public bodies, about 6 per cent. in buildings provided by employers and 5 per cent. in self-owned buildings. The structure of the building was pucca *i.e.*, with walls built of cement, bricks, concrete or stone in 69 per cent. of the cases. The rest of the families, forming about 31 per cent. were living in katcha and similar other types of buildings.

11.3. *Condition of dwelling*

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

Table 11.2

Distribution of dwellings by various characteristics

(a) *Number of living rooms in dwelling*	*Percentage of dwellings*
Not reporting	0·42
One	90·00
Two	9·58
Three	..
More than three	..
TOTAL	100·00

(b) *Lighting type*	*Percentage of dwellings*
Not reporting	1·25
Electricity	17·08
Kerosene	81·67
TOTAL	100·00

c) *Provision of kitchen*	
Separate kitchen provided.	12·08
where not provided using:	
(i) Room in common use with other families.	7·08
(ii) Part of living room	73·34
(iii) Covered or uncovered verandah.	0·83
(iv) No specific part of the house.	..
(v) Not needed	..
(vi) Not reporting	6·67
TOTAL	100·00

(d) *Number of store rooms*	
No store room	97·92
One	2·08
More than one	..
TOTAL	100·00

Table 11.2—*contd.*

(e) *Provision of Bath room*	*Percentage of dwellings*
No bath room provided	83·75
Where provided:	
(i) In exclusive use	11·25
(ii) In common use	5·00
TOTAL	100·00

(f) *Provision of verandah*	*Percentage of dwellings*
Not reporting	2·08
Provided :	
(i) Covered	28·34
(ii) Uncovered	22·08
Not provided	47·50
TOTAL	100·00

(g) *Source of water supply*	
Tap provided	
(i) In dwelling	15·83
(ii) Outside dwelling	79·17
Well (with or without hand pump).	5·00
TOTAL	100·00

(h) *Provision of latrine*	
No latrine	7·08
In individual use	9·58
In common use with other families.	83·34
TOTAL	100·00

(i) *Type of latrine*	
Flush system	72·50
Septic tank system	7·50
Manually cleaned	20·00
TOTAL	100·00

It would be seen that a majority of the dwellings were having one living room with no provision for separate kitchen, store-room and bath-room and tap in the dwelling. In a majority of the dwellings there was arrangement for tap water supply, though outside the dwelling, and common flush latrine.

11.4. *Distance of dwelling from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in near-by places. Table 11.3 gives the names of the important places and percentage distribution of families visiting important places by distance of the places from their dwellings.

Table 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visting the places by distance			Total
			Less than 1 mile	One mile to less than miles	Two miles and above	
1	2	3	4	5	6	7
Work-place of main earner .	2·08	..	50·00	29·59	18·33	100·00
Primary school . . .	4·58	1·25	88·75	5·42	..	100·00
Medical aid centre. .	17·07	5·42	68·34	7·92	1·25	100·00
Hospital	7·08	3·75	29·17	25·00	35·00	100·00
Play-ground for children .	22·92	9·16	55·84	9·58	2·50	100·00
Cinema house . . .	6·67	2·08	33·75	35·42	22·08	100·00
Shopping centre grocery .	2·08	1·67	89·16	6·67	0·42	100·00
Shopping centre vegetables	3·75	2·92	90·41	2·50	0·42	100·00
Employment exchange .	27·08	5·42	3·33	22·08	42·09	100·00
Railway station . . .	15·00	0·42	11·67	40·00	32·91	100·00
Bus stop	5·42	2·50	90·00	1·25	0·83	100·00
Post office . . .	8·75	..	62·50	25·42	3·33	100·00

In half of the cases, work-places of the main earners were at a distance of less than 1 mile. Other important places of visit by workers and their families, such as primary school, medical aid centre, playground for children, shopping centres, post office and bus stop were also within a distance of 1 mile in majority of cases. Cinema and railway station, in majority of cases, were within a distance of less than 2 miles.

CHAPTER 12

Employment, Working and Service Conditions

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also. . . . . .

12.2. *Employment pattern* . . . .

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as "Permanent" and "Others" for a reference period of one year.

Table 12.1

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
Paid employment				
(i) In factories . . .	94·23	93·50	62·34	90·88
(ii) In other establishments . .	..	..	..	..
Self employment	..	..	5·93	0·50
In employment but not at work .	5·77	6·41	2·08	6·04
Not in employment				
Seeking work	..	..	24·76	2·08
Not working but available for work .	..	..	3·85	0·33
Not available for work . .	..	0·09	1·04	0·17
TOTAL . .	100·00	100·00	100·00	100·00
Number of employees . .	2	259	24	285*

*5 out of 290 employees did not furnish employment particulars.

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There was a clear difference in pattern for permanent and other employees. In the case of the former, the percentage of man-weeks 'in not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment.

12.3. *Condition of work-place*

Table 12.2 gives the opinion of the employee members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

Table 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry group

Condition of work-place	Industry group		
	Cotton Textile	Rest	All
1	2	3	4
Temperature, humidity and ventilation			
Not reporting	1·06	..	1·03
Uncomfortable	17·67	14·29	17·59
Tolerable or comfortable	80·92	85·71	81·04
No particular comment	0·35	..	0·34
TOTAL	100·00	100·00	100·00
Illumination			
Not reporting	1·06	..	1·03
Too dark	1·06	..	1·03
Too bright	2·12	..	2·07
Tolerable or good	95·76	100·00	95·87
No particular comment	..	..	..
TOTAL	100·00	100·00	100·00
Cleanliness			
Not reporting	1·41	..	1·38
Dirty	5·65	..	5·51
Fair or good	91·17	100·00	91·39
No particular comment	1·77	..	1·72
TOTAL	100·00	100·00	100·00

Table 12.2—*contd.*

1	2	3	4
Sitting and standing arrangement			
Not reporting	1·41	..	1·38
Uncomfortable	4·59	..	4·48
Comfortable	73·15	100·00	73·79
No particular comment	20·85	..	20·35
TOTAL .	100·00	100·00	100·00
Total number of employees . .	283	7	290

12.4. *Amenities provided*

Relevant data collected from worker-members (excluding those whose place of work was their own residences) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

Table 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comments	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals .	1·38	0·69	97·93	100·00	13·03	85·91	1·06	100·00
Bath .	1·38	13·79	84·83	100·00	17·07	78·86	4·07	100·00
Wash places	1·38	5·17	93·45	100·00	8·49	90·40	1·11	100·00
Drinking water .	1·38	1·72	96·90	100·00	7·12	92·53	0·35	100·00
Rest-shelter	1·38	33·79	64·83	100·00	11·17	88·83	..	100·00
Canteen .	1·38	3·79	94·83	100·00	8·36	91·28	0·36	100·00
Reading or recreation .	1·72	87·24	11·04	100·00	6·25	78·13	15·62	100·00
Co-operative stores and grain shops	1·38	96·90	1·72	100·00	20·00	60·00	20·00	100·00

Table 12.3—*contd.*

1	2	3	4	5	6	7	8	9
Technical training .	1·38	94·14	4·48	100·00	7·69	61·54	30·77	100·00
Medical facility arranged by employers .	1·72	8·97	89·31	100·00	20·85	75·68	3·47	100·00
Medical facility arranged by E.S.I.C. .	7·59	92·41	..	100·00	..	..	..	..

12.5. *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

Table 12.4

Percentage distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
Factories Act					
Maximum daily hours of work at normal wages.	..	97·20	2·45	0·35	100·0
Rate of overtime wages . .	0·69	60·49	8·39	30·43	190·0
Entitlement to leave with wages .	1·40	79·72	9·09	9·79	100·0
Rate of leave with wages . .	1·40	73·78	11·19	13·63	100·0
Payment of Wages Act					
Payment of wages at regular intervals.	..	97·91	1.40	0·69	100·0
Maximum interval at which wages can be paid.	..	89·16	5·94	4·90	100·0

Table 12.4—*contd*

1	2	3	4	5	6
Imposition of fines-deduction from wages.	..	80·42	8·04	11·54	100·00
Procedure for complaints . .	..	70·98	9·79	19·23	100·00
Maternity Benefit Act					
Grant of leave at the time of confinement.	..	66·67	13·33	20·00	100·00
Necessity of notice to the employer for getting leave.	..	73·34	13·33	13·33	100·00
Illegality of the termination of service during maternity leave.	..	73·34	13·33	13·33	100·00
Cash benefits provided during maternity leave.	..	33·33	46·67	20·00	100·00
Workmen's Compensation Act					
Compensation for temporary disablement.	..	76·22	10·84	12·94	100·00
Compensation for death due to work accident.	..	74·13	12·23	13·64	100·00
Procedure for complaints . .	..	72·03	12·59	15·38	100·00
Iudustrial Employment (Standing Orders) Act					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	..	69·23	19·93	10·84	100·00
Approval of procedures . .	..	65·03	16·79	18·18	100·00
Intimation of procedures to the workers,	..	66·78	15·74	17·48	100·00
Industrial Disputes (Amendment) Act					
Lay-off compensation . . .	..	60·49	10·49	29·02	100·00
Rate of lay-off compensation .	..	51·04	14·34	34·62	100·00
Notice of retrenchment . .	..	74·83	8·74	16·43	100·00
Retrenchment compensation . .	..	67·48	6·99	25·53	100·00
Employees' Provident Funds Act and Scheme					
Contribution by employer . .	0·36	93·07	..	6·57	100·00
Period after which the employer's contribution becomes payable.	0·36	54·74	15·70	29·20	100·00
Accumulation of interest . .	0·36	85·04	6·93	7·67	100·00

12.6. *Trade union membership*

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

Table 12.5

Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee—members
Membership—	
Not reporting	2·07
No union exists	0·69
In case of a union :	
(a) Members	82·41
(b) Not members	14·83
TOTAL	100·00
Subscription paid—	
Not reporting or no subscription	..
Paying regularly	98·74
Not paying regularly	1·26
TOTAL	100·00
Rate of subscription per month—	
Not reporting	..
Less than Re. 0.25	..
Re. 0.25 to less than Re. 0.50	1·26
Re. 0.50 and above	98·74
TOTAL	100.00

Of the total employee-members, 82 per cent. stated to be the members of trade unions and almost all of them were paying their subscription regularly. The rate of subscription was Re. 0.50 and above in about 99 per cent. of the cases.

12.7. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuties. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

Table 12.6

Percentage distribution of employee-members by industries according to length of service

Length of service	Industry group		
	Cotton Textile	Rest	All
1	2	3	4
Not reporting	0·35	..	0·34
Less than 1 year	2·47	14·29	2·76
One year to less than 5 years	12·02	28·57	12·41
5 years to less than 10 years	19·79	42·85	20·35
10 years to less than 20 years	50·53	..	49·31
20 years and above	14·84	14·29	14·83
TOTAL .	100·00	100·00	100·00
Number of employees	283	7	290

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8. *Service conditions*

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. The information was collected from the informants and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons

as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

Table 12.7

Percentage distribution of employee-members by industry and service conditions

Service conditions	Industry Group		
	Cotton textile	Rest	All
1	2	3	4
Shift—working			
Not reporting	1·41	14·29	1·72
Day	18·38	28·57	18·62
Night	7·42	14·29	7·59
Evening	6·36	..	6·21
Rotation	66·43	42·85	65·86
TOTAL	100·00	100·00	100·00
Daily rest interval			
Not reporting	0·35	14·29	0·69
No rest interval	0·35	14·29	0·69
Half an hour	98·95	42·86	97·59
One hour and above	0·35	28·56	1·03
TOTAL	100·00	100·00	100·00
Pay period			
Not reporting	0·35	..	0·34
Weekly	1·06	14·29	1·38
Fortnightly	62·54	14·29	61·39
Monthly	26·15	71·42	27·24
Others	9·90	..	9·65
TOTAL	100·00	100·00	100·00
Days of paid earned leave enjoyed			
Not reporting	4·95	..	4·83
0 day	14·49	28·57	14·83
1 to 10 days	4·60	..	4·48
11 to 15 days	75·26	57·14	74·83
16 days and above	0·70	14·29	1·03
TOTAL	100·00	100·00	100·00

Roughly 2/3rds of the employee-members were working in shifts by rotation, about 19 per cent. in day shifts, 8 per cent, in night shifts and about 6 per cent. in evening shifts, *i.e.*, from about 4 p.m. to 12 p.m. covering a good part of the night. In regard to daily rest-intervals, about 98 per cent. of employee-members were enjoying such interval for half-an-hour daily. As regards pay-period, about 61 per cnet. of the employee-members were being paid fortnightly, about 27 per cent. monthly and about 1 per cent. were being paid weekly. The percentage of employee-members being paid fortnightly was markedly high in case of cotton textile. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that about 75 per cent. of them enjoyed leave from 11 to 15 days. About 15 per cent. of the employee-members reported that they had not enjoyed any paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for part of the reference year only and the data related to paid leave actually availed of.

12.9. *Social security benefits*

Data were also collected on social security benefits, *e.g.*, Employees' Provident Fund and benefits provided under the Employees' State Insurance Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

Table 12.8

Distribution of employees by social security benefits

Schemes	Percentage of employee-members
1	2
Provident Fund Scheme	
Not reporting	3·45
No arrangement	0·34
If arrangement :	
(a) Contributing	88·97
(b) Not contributing—	..
(i) Not interested	1·03
(ii) Not eligible	6·21
TOTAL	100·00
Employees' State Insurance Scheme	
Not reporting	0·34
No arrangement	99·66
If arrangement :	
(i) Contributing	..
(ii) Not contributing	..
TOTAL	100·00

Out of the total of 290 employee-members, about 89 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers. Out of about 7 per cent. of the employee-members who were not contributing, a majority of them were not eligible. In only 0.34 per cent. of the cases, there was no arrangement for provident fund.

None of the employees were covered under the Employees' State Insurance Scheme.

Apart from the Employees' Provident Fund and the Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as gratuity, pension, etc., was also collected. As for gratuity, about 54 employee-members out of the total of 290 reported provision of a system of gratuity in the establishment where they were employed and the majority of the rest reported no arrangement of such a system. As regards pension, only 4 employee-members reported the existence of this provision.

CHAPTER 13

Savings, Assets and Indebtedness

13.1 *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts both on family account and on enterprise and other purposes account as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

Table 13.1

A—Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Average amount per reporting family				
Savings	3·33	653·88	1,105·62	912·50
Assets	1,133·33	1,666·76	1,502·85	1,563·18
TOTAL .	1,136·66	2,320·64	2,608·47	2,475·68

B—Percentage distribution of savings and assets by form and income classes

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
(i) *Savings*				
(a) *On family account*				
Life-insurance premium paid . ..		0·14	1·40	0·92
Provident fund-own contribution . ..		13·99	20·58	18·01

Table 13.1—*contd.*

1	2	3	4	5
Provident fund-employer's contribution.	..	13·99	20·35	17·87
Savings (bank, postal and cash in hand).	..	0·06	0·05	0·06
Others	0·29	..	..	..
TOTAL .	0·29	28·18	42·38	36·86
(b) On enterprise and other purposes account.	..	..	..	..
(ii) *Assets*				
(a) *On family account*				
Land	..	27·46	16·22	20·31
Buildings	73·32	34·18	30·00	31·80
Jewellery and ornaments . .	26·39	7·88	8·56	8·41
Others	..	2·30	2·84	2·62
TOTAL .	99·71	71·82	57·62	63·14
(b) On enterprise and other purposes account.	..	..	..	..
GRAND TOTAL .	100·00	100·00	100·00	100·00
Total number of reporting families .	3	94	140	237

Out of the total of 240 sampled families, 237 or about 99 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 912.50 and of assets per reporting family to Rs. 1,563.18 giving a total of Rs. 2,475·68. Thus, savings formed about 37 per cent. and assets about 63 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. *Extent of savings and assets*

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

Table 13.2

Percentage distribution of families by total amount of savings and assets by income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	60	60 <120	120 and above	All
1	2	3	4	5
Not reporting	..	1·05	1·41	1·25
No savings and assets	33·33	4·21	..	2·08
Less than Rs. 200	..	2·11	0·70	1·25
Rs. 200 to below Rs. 500	..	8·42	3·52	5·42
Rs. 500 to below Rs. 1,500	33·33	37·89	30·28	33·33
Rs. 1,500 to below Rs. 2,500	..	25·26	27·47	26·25
Rs. 2,500 to below Rs. 3,500	33·34	5·26	18·31	13·33
Rs. 3,500 to below Rs. 4,500	..	2·11	5·63	4·17
Rs. 4,500 and above	..	13·69	12·68	12·92
TOTAL	100·00	100·00	100·00	100·00

About 9 per cent. of the families reported savings and assets of less than Rs. 500 and about 60 per cent. of Rs. 500 to less than Rs. 2,500. The percentage of families reporting savings and assets of Rs. 4,500 and above was about 13.

13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis

of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

Table 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed.

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Table	4	1·67	4	1·00
Chair	21	8·75	25	1·19
Sewing machine	5	2·08	5	1·00
Clock, time-piece	37	15·42	39	1·05
Cot	198	82·51	472	2·38
Chouki	6	2·50	20	3·33
Harmonium	1	0·42	1	1·00
Tabla, dholak	2	0·83	3	1·50
Stringed instrument	2	0·42	2	1·00
Fountain pen	59	24·58	66	1·12
Wrist-watch	34	14·17	37	1·09
Bicycle	29	12·08	29	1·60
Cow, buffalo	5	2·08	8	1·60

It would appear from the above table that the possession of somewhat costly durable articles, such as, sewing machine, bicycle, wrist watch, etc., was not very uncommon among the working class families surveyed.

13.5 *Extent of indebtedness*

Table 13.4 gives percentage distribution of families by amount of debt and income classes.

Table 13.4

Percentage distribution of families by amount of debt and income class

Amount of debt	Monthly family income class (Rs.)			
	<60	60 <120	120 and above	All
1	2	3	4	5
Less than Rs. 50	..	..	1·02	0·62
Rs. 50 to less than Rs. 100	..	..	1·02	0·62
Rs. 100 to less than Rs. 150	50·00	11·29	2·04	6·17

Table 13.4—*contd.*

1	2	3	4	5
Rs. 150 to less than Rs. 250 . .	..	14·52	9·18	11·11
Rs. 250 to less than Rs. 500 . .	..	30·64	27·56	28·39
Rs. 500 to less than Rs. 1,000 . .	50·00	29·03	34·69	32·72
Rs. 1,000 to less than Rs. 2,000 .	..	9·68	18·37	14·81
Rs. 2,000 and above . . .	..	4·84	6·12	5·56
TOTAL .	100·00	100·00	100·00	100·00
Total number of families reporting debt.	2	62	98	162

Taking all families together, about 28 per cent. of the families reported debt of 'Rs. 250 to less than Rs. 500' and about 33 per cent. between 'Rs. 500 to less than Rs. 1,000'.

13.6 *Purpose of Loans*

The relevant data on indebtedness by purpose of loans are presented in table 13·5.

Table 13.5.

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
(A) *On family account*			
Not reporting	0·62	0·42	0·28
Festival	1·23	1·69	1·35
Marriage	28·40	24·89	27·30
Child birth	1·23	2·95	2·37
Funeral	3·09	3·80	2·55
Sickness	17·90	20·25	16·35
Education	..	..	..
Unemployment or lay-off	1·23	1·27	0·84
Meeting current deficit	26·54	24·47	19·48
Inherited debt	1·23	1·27	0·70
Others	8·65	8·44	8·15
TOTAL .	90·12	89·45	79·37

Table 13.5—*contd.*

1	2	3	4
3) *On enterprise and other purposes account*			
Building	6·79	7·17	18·04
Purchase of other assets	..	0·42	0·21
Cultivation	1·23	1·27	0·61
Other family enterprise	1·86	1·27	1·49
Inherited debt	..	0·42	0·28
TOTAL	9.88	10·55	20·63
GRAND TOTAL	100·00	100.00	100·00

Of the total of 240 sampled families, 162 or about 68 per cent. reported debt on the date of survey. Out of the families reporting debt about 90 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. *Sources and terms of loans.*

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalments for repayment.

Table 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	0.42	Not reporting	1·27	Not reporting	1·27	Not reporting	6·75
Provident fund.	5·06	No security.	83·54	No interest.	45·15	Weekly	0.42
Co-operative society.	11·82	Land	1·27	Less than 6%	14·76	Monthly	32·07
Employer	1·69	Ornaments and		6% to less than		Quarterly	1.69

Table 13.6—*contd.*

1	2	3	4	5	6	7	8
Money-lender	20·68	Jewellery	4·22	12½%	32.49	Half yearly.	0.84
Shopkeeper .	4.64	Others	9·70	12% to less than 25%	4·22	Yearly	3.38
Friends and relatives.	53·16						
Others .	2·53			25% to less than 50%	1·69	Others	54·85
				50% and above	0·42		
TOTAL .	100·00		100·00		100·00		100·00

The largest proportion (about 53 per cent.) of loans were taken from friends and relatives. About 84 per cent. of loans were taken against no security. About 45 per cent. of the loans were taken without interest. Interest at the rate of 6 per cent. to less than 12½ per cent. was paid in case of about 32 per cent. of the loans, and 12½ per cent. and above in case of about 6 per cent. of the loans. About 32 per cent. of loans were to be repaid in monthly instalments.

CHAPTER 14

Some Important Findings

14.1 *Family characteristics, income and expenditure.*

The estimated number of families of industrial workers satisfying the survey definition worked out in Ahmedabad to about 52 thousands. Of these 25 per cent. consisted of single member families, 24 per cent. of two to three members, 29 per cent. of four to five members, 15 per cent of six to seven members and the remaining 7 per cent. consisted of more than 7 members. By family type, the most common (38 per cent.) consisted of husband, wife and children. Others in order were those consisting of unmarried earner and husband or wife i.e., single workers with dependants living elsewhere (25 per cent.); husband, wife, children and other members (18 per cent.); husband and wife (6 per cent.); unmarried earner and other members (1 per cent.) and rest (about 12 per cent.).

The average size of the family was 3.81 persons. Of these, 1.21 were earners. 0·09 earning dependants and 2.51 non-earning dependants. Of the earners, 1.14 were adult male and 0.07 adult female (there being no children). About 77 per cent. of the families had only one income recipient. On an average, a family had 2·51 dependants living with it and 0.42 dependants living elsewhere.

The average monthly income worked out to Rs. 152.10 per family and Rs. 39.92 per capita. The largest number of families (38.3 per cent. of the total) came within the income class Rs. 120 to less than Rs. 150 and their average income per family was Rs. 134.74. The families with an income of Rs. 300 and above per month formed 4.4 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 152.10 per family, income from paid employment accounted for Rs. 148.01 or 97.3 per cent., income from self-employment for Rs. 2.36 or 1.6 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concession, etc. for Rs. 1.73 or 1.1 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 162.68 per family, Rs. 42.67 per capita and Rs. 52.11 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes.

Of the average monthly expenditure of Rs. 162.68 per family, consumption expenditure accounted for Rs. 149.87, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 86.21 or about 58 per cent. of the total consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average by a working class family in Ahmedabad revealed that while the overall nutritive value of the diets was fairly good, there was room for improvement. Increased intake of leafy vegetables and intake of atleast skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamin 'A' and first class protein from flesh foods.

14.2. *Additional aspects of level of living.*

As already stated in Chapter 11, the additional aspects of level of living, excepting social characteristics, relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Ahmedabad, about *57 per cent. of all members (aged 5 years and above) were illiterate and about *40 per cent. had received education up to or below primary standard. During the period of survey, about 16 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 56. The reasons for not receiving education in case of children were mainly financial difficulties, lack of interest and lack of facilities.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of the working class families was living in pucca private buildings. The accommodation occupied by them in a majority of the cases consisted of one living room with no provision for kitchen, store and bath. In a majority of the cases there were arrangements for tap water supply, though outside the dwellings, and common flush latrines. Important places usually visited by the working class families for their essential needs and amenities, *e.g.*, shopping centres, bus stop, post office, primary school, medical aid centre and playground for children were, in a majority of the reporting cases, within a distance of one mile from their dwellings.

Most of the employee-members of the sampled families were in permanent employment in factories. About 85 per cent. of these employees had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 66 per cent. of them were working in shifts by rotation and about 19 per cent. in day shifts. About 98 per cent. of them were enjoying a daily rest interval of half an hour. Most of the employees were being paid fortnightly. Paid earned leave was being enjoyed by a majority of them. About 89 per cent. of the employees were covered by the Employees' Provident Fund Scheme.

About 99 per cent. of the families reported assets and savings wholly on 'family account' on the date of survey. Savings formed about 37 per cent. and assets about 63 per cent. of the total amount of both savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 912 and Rs. 1563 respectively. Roughly 60 per cent. of the families reported savings and assets between Rs. 500.00 and Rs. 2,500.00.

About 68 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account' and main purposes of loans were treatment during sickness, marriage expenses and meeting current deficit.

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* Estimated figures.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59.

A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Banaras
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye
27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. *Mining Centres*

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. *Plantation Centres*

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chickmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure item-wise per family

Item	Single member family		All families	
	Number of reporting families	Average expenditure per family of all families Rs. (0·00)	Number of reporting families	Average expenditure per family of all families Rs. (0·00)
1	2	3	4	5
(a) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
Cereals and products				
Paddy	1	0·02	1	..
Rice	90	2·86	614	9·28
Wheat	96	6·50	620	16·45
Wheat atta	5	0·30	7	0·12
Jowar	1	0·08	41	0·64
Jowar atta	..	..	2	0·01
Bajra	8	0·12	252	3·13
Bajra atta	..	..	1	0·01
Maize	1	0·01	1	..
Gram	..	..	7	0·06
Gram atta	1	..	4	..
Chira, muri, khoi, lawa	..	..	1	..
Other rice products, etc.	..	..	1	..
Maida	..	..	2	..
Suji, rawa	5	0·02	31	0·06
Sewai	..	..	2	..
Biscuit	1	0·01	7	0·03
Other wheat products	1	0·03	3	0·01
Other cereals	..	..	1	..
Grinding and other charges	1	0·27	637	0·85
Sub-total : cereals and products	105	10·22	647	30·65

APPENDIX II—*contd.*

1	2	3	4	5
Pulses and products				
Arhar	87	1·05	552	2·84
Gram	22	0·11	227	0·39
Moong	48	0·38	410	1·58
Masur	7	0·02	49	0·08
Urd	41	0·22	156	0·30
Pea	..	..	10	0·02
Other pulses	..	..	21	0·04
Pulse products	..	..	4	0·01
Grinding and other charges	..	..	11	..
Sub-total : pulses and products	102	1·78	643	5·26
Oil seeds, oils and fats				
Mustard oil	72	1·17	157	0·89
Cocoanut oil	1	0·02	2	0·01
Gingelly oil	2	0·04	23	0·18
Groundnut oil	34	0·49	495	3·90
Other vegetable oils	1	0·01	4	0·03
Vanaspati	3	0·14	49	0·31
Sub-total : oil seeds, oils and fats	102	1·87	643	5·32
Meat, fish and eggs				
Goat meat	23	0·62	254	2·04
Beef	..	..	20	0·13
Mutton	..	..	9	0·12
Buffalo meat	2	0·04	58	0·32
Poultry	..	..	2	0·03
Fresh fish	3	0·04	58	0·27
Dry-fish	..	..	2	0·01
Egg hen	2	0·03	13	0·04
Sub-total : meat, fish and eggs	27	0·73	315	2·96

APPENDIX II—*contd.*

1	2	3	4	5
Milk and products				
Milk-cow	19	0·63	55	0·45
Milk-buffalo	122	4·19	608	6·16
Curd	49	0·26	275	0·36
Lassi	16	0·08	209	0·24
Khoa	..	..	2	..
Chhana	1	0·01	1	..
Ghee-cow.	..	..	12	0·18
Ghee-buffalo	108	4·94	535	7·79
Butter	2	0·07	17	0·14
Other milk and milk products .	2	0·02	22	0·30
Sub-total : milk and products	150	10·20	693	15·62
Condiments and spices				
Salt	103	0·10	644	0·12
Turmeric	103	0·10	640	0·24
Chillies-green	39	0·06	330	0·19
Chillies-dry	102	0·37	635	1·12
Tamarind	9	0·02	131	0·08
Onion	64	0·20	507	0·69
Garlic	75	0·12	540	0·29
Corriander	52	0·07	310	0·14
Ginger	29	0·05	175	0·09
Pepper	16	0·03	70	0·06
Methi	42	0·02	338	0·06
Saffron	1	..	6	..
Mustard	41	0·02	346	0·06
Jira	54	0·13	351	0·26
Cloves	2	..	15	0·01
Elachi	1	0·01	7	..
Mixed spices	80	0·33	477	0·68
Other spices and products . .	22	0·08	228	0·24
Sub-total: condiments and spices	104	1·71	646	4·33

APPENDIX II—*contd.*

1	2	3	4	5
Vegetables and products				
Potato	103	0·69	635	1·45
Muli, turnip, radish	9	0·01	55	0·03
Carrot, beet	2	..	4	..
Arum	..	..	4	..
Other root vegetables	25	0·09	154	0·17
Brinjal	83	0·22	558	0·56
Cauliflower	38	0·10	248	0·20
Cabbage	33	0·06	235	0·16
Jack fruit	1	0·01	1	..
Ladies finger	27	0·10	206	0·21
Tomato	42	0·10	243	0·17
Cucumber	3	..	39	0·03
Pumpkin	8	0·02	29	0·02
Gourd	58	0·11	408	0·30
Karela	27	0·06	232	0·20
Bean	2	..	15	0·01
Pea	1	..	18	0·01
Other non-leafy vegetables	42	0·14	349	0·48
Palak	10	0·02	46	0·03
Amaranth chalai	2	..	27	0·02
Methi	14	0·02	108	0·06
Other leafy vegetables	6	0·01	86	0·06
Pickles and preservatives	..	..	1	..
Other vegetable products	..	..	1	..
Sub-total : vegetables and products	104	1·75	645	4·17

APPENDIX II—*contd.*

1	2	3	4	5
Fruits and products				
Banana, plantain	42	0·14	231	0·26
Orange	12	0·05	81	0·10
Lemon	18	0·06	148	0·13
Mango	13	0·28	64	0·47
Jack fruit	..	..	3	..
Pine-apple	1	..	2	..
Water-melon	10	0·03	49	0·06
Cocoanut	1	..	33	0·03
Papaya	14	0·06	60	0·05
Cashewnut	..	..	2	..
Apple	2	0·02	9	0·01
Kharbooza	3	0·01	6	..
Dried fruits	1	0·01	5	0·01
Other fruits	9	0·02	65	0·06
Jams and jellies	3	0·01	7	0·01
Other fruit products	..	..	4	..
Sub-total : fruits and products	73	0·71	399	1·19
Sugar, honey, etc.				
Sugar-crystal	105	1·02	590	3·26
Sugar-deshi	..	..	1	..
Gur	67	0·35	541	1·67
Honey	2	0·02	9	0·02
Sugar candy (misri)	..	..	2	0·01
Others	..	..	1	0·01
Sub-total : sugar, honey, etc.	111	1·57	653	4·97
Prepared meals, etc.				
Meals	73	12·14	94	3·44
Snack-saltish	60	1·43	219	0·98
Snack-sweet	18	0·42	73	0·29
Hot drink-tea	148	5·84	625	5·18
Hot drink-coffee	..	..	2	0·01
Toffee, chocolate, etc.	..	..	2	..
Cold drink	..	..	3	0·02
Others	1	..	1	..
Sub-total : prepared meals, etc.	159	19·83	656	9·92
Non-alcoholic beverages				
Tea leaf	64	0·45	564	1·79
Coffee powder or seed	..	..	12	0·03
Others	..	..	1	..
Sub-total : non-alcoholic beverages	64	0·45	572	1·82

APPENDIX II—*contd.*

1	2	3	4	5
Pan, supari, etc.				
Pan leaf	·7	0·10	67	0·17
Pan finished	118	2·06	461	1·88
Supari	5	0·03	73	0·17
Lime	7	..	63	0·01
Katha	3	..	53	0·07
Others	1	..	11	0·01
Sub-total : pan, supari, etc.	126	2·19	520	2·31
Tobacco and products				
Bidi	122	3·12	499	3·42
Cigarettes	24	0·32	97	0·34
Jarda, kimam, surti	2	0·03	13	0·02
Cigar, cheroot	..	..	..	..
Chewing tobacco	26	0·24	95	0·18
Smoking tobacco	4	0·10	34	0·14
Leaf tobacco	..	..	3	0·02
Hooka tobacco prepared	13	0·15	73	0·24
Pipe tobacco	1	..	3	0·01
Snuff	3	0·02	66	0·11
Others	..	..	7	0·01
Sub-total : tobacco and products	155	3·98	629	4·49
Alcoholic beverages and intoxicants				
Others	..	..	5	0·05
Sub-total : alcoholic beverages and intoxicants	..	..	5	0·05
Total : food, beverages, etc.	174	56·99	722	93·06
(i) Food	174	50·82	722	86·21
(ii) Tobacco, pan, and supari intoxicants		6·17		6·85
Fuel and light				
Firewood and chips	56	1·04	450	3·28
Coal and coke	4	0·07	26	0·18
Saw dust	1	..	50	0·15
Kerosene oil-fuel	69	0·22	438	0·57
Kerosene oil-lighting	111	0·43	503	0·78
Electricity-fuel	1	..	5	..
Electricity-lighting	4	0·03	120	0·25
Dung cake	1	0·01	34	0·09
Charcoal	35	1·11	189	1·66
Methylated spirit	..	..	1	..
Electric bulb	1	0·01	6	0·01
Candles	3	0·02	11	0·01
Match box	148	0·61	669	1·95
Other oils used for lighting	3	0·02	12	0·03
Others	..	..	11	0·02
Total : fuel and light	153	3·57	682	8·98

APPENDIX II—*contd.*

1	2	3	4	5
HOUSING				
Rent for housing and water charges				
Rent for residential house	150	3·32	619	5·89
Rent for residential land	3	0·08	28	0·20
Rent for house owned/free	5	0·30	34	0·77
Water charges	..	..	2	0·01
Sub-total : rent for housing and water charges	158	3·70	675	6·87
House repairs and upkeep				
Repairs	..	..	6	0·04
White washing	6	0·07	30	0·17
Others	..	..	6	0·21
Sub-total : house repairs and upkeep	6	0·07	40	0·42
Furniture and furnishings				
Bed-stead, cot	1	0·03	11	0·19
Mat, mattress, durrie	..	..	2	0·03
Chawki, takhat	..	..	1	0·01
Carpets	..	..	3	0·04
Chair	..	..	2	0·01
Stool	..	..	1	..
Others	..	..	1	0·01
Repair and maintenance	..	..	1	..
Sub-total : furniture and furnishings	1	0·03	19	0·29
Household appliances and utilities				
Box, trunk	..	..	1	0·03
Utensil-earthenware	7	0·02	29	0·03
Utensil-iron	..	..	2	0·01
Utensil-stainless steel	..	..	3	0·02
Utensil-bell metal	1	0·05	10	0·17
Utensil-aluminium	1	0·02	2	0·01
Utensil-copper	..	..	8	0·10
Utensil-brass	3	0·09	18	0·18
Glassware	2	0·01	9	0·01
Enamelware	1	0·00	2	0·00
Chinaware	1	0·00	13	0·04
Bucket	5	0·11	11	0·05
Broom	18	0·02	140	0·04
Lock	1	0·02	4	0·02
Rope, string	1	0·00	6	0·02
Oven (earthen, iron-made)	..	..	1	0·00

APPENDIX II—*contd.*

1	2	3	4	5
Kerosene-stove	1	0·11	4	0·12
Lantern, lamp	..	..	5	0·01
Household tools	..	..	1	0·01
Other household appliances	..	..	1	0·00
Repair-maintenance of household appliances	..	..	6	0·01
Sub-total : household appliances and utilities	29	0·45	204	0·88
Household services				
Demestic servant, ayah	6	0·04	9	0·03
Cook	1	0·04	1	0·01
Sweeper	..	..	9	0·00
Others	6	0·08	7	0·02
Sub-total : household services	13	0·16	26	0·06
Total : housing	159	4·41	689	8·52
Clothing bedding, etc.				
Ready-made Clothing				
Dhoti	29	1·60	128	1·62
Lungi	9	0·32	12	0·12
Half-pants	..	..	4	0·01
Waist-coat, jacket, jawahar coat	..	..	2	0·01
Vest	1	0·06	2	0·02
Bush-shirts	1	0·02	7	0·03
Shirt, kamij, kurta	..	..	3	0·01
Ganji, banian	5	0·08	11	0·04
Sari	1	0·08	129	2·38
Blouse, choli	..	..	8	0·03
Petticoat	...	..	4	0·04
Dopatta, urani	...	..	7	0·05
Frocks	...	..	6	0·03
Under-garments (underwear, longot etc.)	...	..	2	0·01
Chaddar, angabastram	...	..	1	0·01
Towel	5	0·05	13	0·03
Gamacha	1	0·01	3	0·01
Handkerchief	1	0·00	2	0·00
Shawl, wrapper, scarf	1	0·03	2	0·01

APPENDIX II—*contd.*

1	2	3	4	5
Sweater, pull-over	2	0·06	3	0·02
Long cloth	1	0·03	1	0·01
Mulmul	..	..	2	0·01
Other cloth	..	..	1	0·00
Other hosiery garments	1	0·02	1	0·01
Sub-total : ready-made clothing	45	2·36	242	4·51
Non-ready-made clothing				
Dhoti	2	0·08	10	0·11
Lungi	1	0·04	2	0·02
Payajama	..	..	1	0·01
Trousers	..	..	4	0·05
Half-pants	..	..	2	0·02
Waist coat, jacket, jawahar coat	..	..	1	0·00
Bush-shirts	..	..	2	0·01
Shirt, kamij, kurta	12	0·51	49	0·46
Coat, over-coat	5	0·10	32	0·30
Ganji, banian	..	..	6	0·03
Sari	..	..	7	0·08
Blouse, choli	..	..	7	0·05
Petticoat	..	..	8	0·07
Dopatta, urani	..	..	3	0·02
Frocks	..	..	1	0·01
Under-garments (underwear, langot etc.)	..	..	2	0·01
Gamacha	1	0·05	2	0·02
Wool	..	..	2	0·02
Long cloth	35	1·16	119	1·37
Mulmul	1	0·03	7	0·06
Satin	1	0·09	7	0·11
Poplin	22	0·72	127	1·36
Other shirting and coating	14	0·95	87	1·20
Necktie	..	..	1	0·02
Other cloth	11	0·27	95	1·18
Other knitted garments	..	..	1	0·01
Sub-total: non-ready-made clothing	71	4·00	328	6·60

APPENDIX II—*contd.*

1	2	3	4	5
Headwear				
Turban	..	..	3	0·04
Cap	5	0·05	30	0·06
Others	..	..	1	0·00
Sub-total : headwear	5	0·05	34	0·10
Bedding				
Bed-sheet	6	0·43	23	0·23
Pillow	1	0·01	3	0·01
Masquito net	..	..	2	0·02
Durrie	1	0·09	3	0·05
Blanket, rug	2	0·13	4	0·05
Bed cover	..	..	4	0·07
Bedding cloth	1	0·04	2	0·02
Others	1	0·07	1	0·02
Sub-total : bedding	9	0·77	35	0·47
Foot-wear				
Shoes	12	0·67	40	0·65
Sandal	1	0·03	9	0·08
Chappal	6	0·16	55	0·37
Boots	8	0·47	27	0·29
Slipper	1	0·02	5	0·02
Socks	1	0·01	5	0·01
Others	1	0·03	1	0·01
Sub-total : foot wear	28	1·39	121	1·43
Miscellaneous				
Laundry	2	0·01	7	0·02
Washerman	87	0·79	318	0·82
Washing soap	157	1·13	698	2·12
Soda	8	0·01	109	0·08
Soap chip and powder	1	0·00	20	0·06
Dyeing	..	..	11	0·01
Tailoring, mending, darning	62	1·03	280	1·82
Others	20	0·03	121	0·08
Repairs and maintenance of foot-wear	4	0·02	29	0·02
Others	1	0·00	15	0·01
Sub-total : miscellaneous	172	3·02	720	5·04
Total : clothing bedding, etc.	173	11·59	720	18·15

APPENDIX II—*contd.*

1	2	3	4	5
MISCELLANEOUS				
Medical care				
Doctor's fee	23	1·22	180	2·74
Medicine	16	1·19	97	1·84
Dentist's fee	..	..	1	0·02
Hospitalisation	..	..	2	0·10
Nurse, midwife	..	..	2	0·05
X-ray	..	..	2	0·03
Testing charges	..	..	2	0·01
Health service contribution	1	0·01	1	0·00
Others	1	0·03	2	0·04
Sub-total : medical care	33	2·45	227	4·83
Personal care				
Hair oil, pomade, hair cream	119	0·69	625	1·17
Hair lotion, shampoo, etc.	1	0·00	4	0·01
Barber	164	1·09	696	1·51
Snow, face cream, wax, etc.	..	..	4	0·01
Toilet soap	66	0·20	292	0·27
Soap nut	2	0·00	4	0·00
Comb, hair brush	7	0·01	95	0·04
Mirror	4	0·02	10	0·01
Face powder	..	..	9	0·01
Tooth paste	4	0·03	17	0·02
Tooth powder	31	0·16	106	0·11
Tooth brush	2	0·01	3	0·00
Neem and similar stick	95	0·15	443	0·33
Blade	6	0·01	34	0·01
Shaving soap	..	..	1	0·00
Scents and perfumes	..	..	2	0·00
Others	2	0·01	12	0·02
Sub-total : personal care	171	2·38	718	3·52
Education and reading				
School and college fees	..	..	64	0·31
Books-school	..	..	49	0·32
Books-general	4	0·10	5	0·02
Hostel or boarding charges	..	..	1	0·02
Stationery-all kinds	2	0·00	34	0·08
Newspaper	1	0·02	10	0·05
Periodical and journal	..	..	1	0·00
Library charges	1	0·00	1	0·00
Others	..	..	10	0·03
Sub-total education and reading	5	0·12	123	0·83

APPENDIX II—*contd.*

1	2	3	4	5
Recreation and amusement				
Cinema	71	0·96	320	1·19
Toy	..	..	13	0·02
Pet animal and bird purchase and maintenance	..	..	5	0·06
Theatre	..	..	2	0·01
Mela and fair	..	..	4	0·06
Others	2	0·05	13	0·13
Sub-total : recreation and amusement	73	1·01	335	1·47
Transport, etc.				
Rail	20	1·27	105	1·80
Bus	129	1·07	529	1·48
Tram	1	0·00	4	0·00
Rickshaw	2	0·00	8	0·02
Bullock cart	..	..	1	0·00
Horse cab	3	0·06	14	0·08
Taxi	1	0·00	3	0·02
Bicycle hire	3	0·02	38	0·13
Repair charges	1	0·01	10	0·07
Other expenses of owned transport equipment	..	..	3	0·01
Postage	93	0·40	306	0·22
Others	..	..	3	0·01
Sub-total : transport, etc.	156	2·83	553	3·84
Subscription, etc.				
Trade union	133	0·67	605	0·82
Religious (including priests)	18	0·41	105	0·34
Gift and charity	20	1·21	79	2·75
Ceremonials, not elsewhere covered	2	0·05	17	1·49
Fines and penalties	4	0·02	7	0·01
Others	1	0·03	3	0·01
Sub-total : subscription, etc.	140	2·39	624	5·42
Miscellaneous expenses				
Ornaments (other than precious)	..	..	147	0·20
Ornaments glass	..	..	30	0·03
Ornaments plastic	1	0·00	2	0·19
Watch	1	0·44	10	0·02

APPENDIX II—*contd.*

1	2	3	4	5
Fountain pen	2	0·02	9	0·07
Umbrella	2	0·04	2	0·20
Other personal effects	..	..	6	0·04
Repair and maintenance	1	0·06	62	0·32
Pocket expenses not elsewhere covered	7	0·12	4	0·18
Other miscellaneous expenses	...	..	..	..
Sub-total : miscellaneous expenses	13	0·68	224	1·25
Total : (miscellaneous)		11·86		21·16
Total : Consumption expenditure		88·42		149·87
(b) *Non-consumption expenditure*				
Taxes				
Municipal tax	..	..	5	0·07
Sub-total : taxes	..	..	5	0·07
Interest, litigation and remittance				
Interest paid on loan	16	0·85	110	1·35
Expenditure on litigation	..	..	2	0·02
Remittance to dependants	93	28·21	119	11·37
Sub-total : interest, litigation and remittance	101	29·06	287	12·74
Savings and investments and debts repaid				
Savings and investments				
Ornament-gold	..	..	4	0·14
Ornament-silver	..	..	1	0·09
Live-stock	..	..	2	1·28
Land and building	..	..	1	0·35
Bicycles	..	..	1	0·04
Life insurance premium	..	..	2	0·10
Provident fund contribution	145	6·34	660	7·89
Bank and postal savings	1	0·16	6	0·73
Loans-advanced	4	0·36	6	0·12
Shares and securities	1	0·05	14	0·11
Others	93	12·35	349	10·03
Sub-total : savings and investments	164	19·26	695	20·88

APPENDIX II—*contd.*

1	2	3	4	5
Debts repaid				
Debts repaid	34	9·33	213	13·14
Sub-total : debts repaid . .	34	9·33	213	13·14
Total : Non-consumption expenditure		57·65		46·83
(a) *Consumption expenditure*				
Food	174	50·82	722	86·21
Summary				
Tobacco, pan, supari and intoxicants		6·17		6·85
Fuel and light	153	3·57	682	8·98
Housing	159	4·41	689	8·52
Clothing, bedding, etc. . .	173	11·59	720	18·15
Miscellaneous		11·86		21·16
Total		88·42		149·87
(b) *Non-consumption expenditure*				
Taxes, interest and litigation .		0·85		1·44
Remittance to dependants .	93	28·21	199	11·37
Savings and investment . .	164	19·26	695	20·88
Debts repaid	34	9·33	213	13·14
Total		57·65		46·83

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